

21/3,K/1 (Item 1 from file: 2)
DIALOG(R)File 2:INSPEC
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03375274 INSPEC Abstract Number: D89001181

Title: Hedging tools provide portfolio security blanket
Author(s): Koflowitz, L.
Journal: Wall Street Computer Review vol.6, no.6 p.42-3, 45-6, 48,
50, 80-1
Publication Date: March 1989 Country of Publication: USA
CODEN: WSCRDQ ISSN: 0738-4343
Language: English
Subfile: D

...Abstract: stock index products, creates a portfolio of stocks designed to replicate the movements of the **Standard & Poor's** 500 stock index. He uses a computer program called IPORCH-for Interactive Portfolio...

... options as well as stock index options and futures-to hedge or manage those risks. **Equities** traders and **investors** use the software systems to **evaluate** the **risk** characteristics of current and proposed **investments** in **stocks** and **equity**-derivative **financial instruments** and to help them devise and implement hedging strategies to meet risk-and-return objectives...

Descriptors: **investment** ; ...

... **securities trading** ;

21/3,K/2 (Item 2 from file: 2)
DIALOG(R)File 2:INSPEC
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02920674 INSPEC Abstract Number: C87042359

Title: An expert financial portfolio management advisory system
Author(s): Kruchten, D.
Conference Title: Second International Expert Systems Conference p.
95-7
Publisher: Learned Inf, Oxford, UK
Publication Date: 1986 Country of Publication: UK viii+585 pp.
ISBN: 0 904933 56 3
Conference Sponsor: Expert Syst
Conference Date: 30 Sept.-2 Oct. 1986 Conference Location: London, UK
Language: English
Subfile: C

...Abstract: portfolio. The system is composed of the following fundamental sub-systems: a primary economic market **model** (marketable commodities, products and services), a secondary economic **market model** (marketable securities) and an **investor model** (value and **risk assessment** , selection and timing). The state of each economic market **model** may be projected into the future via the probabilistic application of various scenarios thus facilitating...

21/3,K/6 (Item 4 from file: 35)
DIALOG(R)File 35:Dissertation Abs Online
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0955131 ORDER NO: AAD87-10609

DECISION ANALYSIS FOR THE TERMS OF A SECOND MORTGAGE

Author: THOMPSON, DUVAL GIROUX

Degree: PH.D.

Year: 1986

Corporate Source/Institution: NEW YORK UNIVERSITY, GRADUATE SCHOOL OF

measurement data to clients **on - line** , and we could not do so with foreign assets because we were obtaining information in...on the Pace system, including their P/E ratios and other data. This will allow **clients** to **determine** how much **risk** its **investment** manager is incurring relative to an index. The more informed a client is about an...
...t differ by much, the client could easily purchase a passive fund and bypass the **investment** manager who is paid for taking some bets from the index. Other information to be added to the Pace system includes different attribution **models** and after-tax rates of return on a portfolio. Currently, the system calculates only pretax...

...and performance measurement data to be obtained in a three-dimensional basis through our Passport **network** . Clients will be able to view multiple parts of their performance analytics data on a...

...created by our Pace system can be obtained through a browser, and we are using **Web** architecture for that.

Securities Industry News: Beyond creating high-tech solutions to custody problems, there...

27/3,K/12 (Item 1 from file: 75)
DIALOG(R)File 75:TGG Management Contents(R)
(c) 2005 The Gale Group. All rts. reserv.

00226475 SUPPLIER NUMBER: 19540132 (USE FORMAT 7 FOR FULL TEXT)
The option to repurchase stock. (includes appendix)
Ikenberry, David L.; Vermaelen, Theo
Financial Management, v25, n4, p9(16)
Winter, 1996
ISSN: 0046-3892 LANGUAGE: English RECORD TYPE: Fulltext; Abstract
WORD COUNT: 11112 LINE COUNT: 01000

... respond quickly should the opportunity arise." Similarly, at the announcement of a buyback by Newbridge **Network** , Jim Avis, vice president, said that the August 1995 program was "an indication that we...contrast to the predictions of the signaling literature, companies such as Insteel Industries or Newbridge **Network** , who wish to establish repurchase programs without overly disturbing market prices, may be expected to...also redefine ((Sigma).sub.s), ((Sigma).sub.v), and ((Rho).sub.sv) as long-term **shareholders** ' **assessment** of the **volatility** of the **stock** return based on **market** prices, the true volatility of the stock return, and the correlation between the true rate of return and the observed **market** rate of return on the **stock** , respectively. Note that as could be different from ((Sigma).sub.v). For example, if long-term **investors** believe that **stock** **markets** are characterized by excess volatility, then ((Sigma).sub.s) (is greater than) ((Sigma).sub.v...

...sub.v). and ((Rho).sub.sv) refer to the long-term investors' assessment of these **parameters** and may not equate to their actual values.
The announcement of a repurchase will have...

27/3,K/17 (Item 1 from file: 636)
DIALOG(R)File 636:Gale Group Newsletter DB(TM)
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02503060 Supplier Number: 45030343 (USE FORMAT 7 FOR FULLTEXT)
NEURAL COMPUTING FOR FINANCIAL APPLICATIONS
Financial Technology Insight, pN/A
Oct, 1994
Language: English Record Type: Fulltext
Document Type: Newsletter; Trade
Word Count: 1761

(USE FORMAT 7 FOR FULLTEXT)

TEXT:

...looking at examples of output and input data and classifying it to produce a specification (**formula** / **algorithm**) that will create the desired output data from the input data. The difference with neural...

...are less exact than in the traditional methods. So the answer given by a neural **network** may not be absolutely 'correct', but the optimum or best answer. Even so, this may still be good enough to produce significant business benefits. Each neuron in the **network** has one or more inputs and produces an output. Each input has a weight, which modifies the value entering the neuron. The neural **network** is simply neurons joined together with the output from one neuron becoming the input to...

...hidden layer is so called because the other two layers are visible from outside the **network** . To train the **network** , examples are presented to it, and the weights are adjusted to bring the output from the whole **network** closer to what is required. Once trained the **network** is ready to operate on problems for which it has been trained. The applications of...

...improve its existing scoring techniques by giving neural computing a try. They trained a neural **network** on past cases that were both good and bad loan decisions. The result is that...

...mean a loss of half a million pounds, so the savings potential is very significant. **Stock Market** Prediction is another application. Most prediction **models** are based on statistical methods, which are time consuming and costly to develop. They use a fixed set of **rules** that become less effective over time as trading conditions change. Also systems based on these **models** are often too slow to support instant decisions. A major Japanese securities company decided to use neural computing to create better prediction **models** . A neural **network** was trained with 33 months of historical data. The data contained a variety of economic...

...previous share values, interest rates and exchange rates. Working on live data the trained neural **network** is able to make faster and more accurate predictions. Overall it out-performs statistical methods...

...is also more flexible as it can be retrained at any time for changes in **stock market trading** conditions. Property Valuation is a further example of neural computing's possibilities. The traditional way...

...techniques difficult to use. A team from the University of Portsmouth has trained a neural **network** to value properties using property details from surveys and records of the actual auction prices for properties of a similar type. When the neural **network** was tested it was shown to perform exceptionally well compared with an expert human valuer...into five classes; 'large up', 'small up', 'no change', 'small down', 'large down'. The neural **network** produced an annualized return of 55% on the test data for \$Chf while the performance...

...The DTI publish a Best Practice Guidelines for Developing Neural Computing Applications, but 'let the **buyer** beware' applies regardless. One **risk** they **identify** is poor choice of application or design due to poor technical knowledge. They suggest that...

...powerful approximation capability of neural networks does have a price. A trained MLP (type of **network**) represents a complex mathematical function, and it is very difficult to understand in detail the...

...of getting it wrong was illustrated by someone on the radio who mentioned a neural **network** designed for shooting tanks. The guns sometimes shot their own side by mistake. As the...

...to the left of an obstacle, and the others to the right, so the neural

18/3,K/3 (Item 3 from file: 15)
DIALOG(R)File 15:ABI/Inform(R)
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00952212 96-01605

Large shareholder activism, risk sharing, and financial market equilibrium
Admati, Anat R; Pfleiderer, Paul; Zechner, Josef
Journal of Political Economy v102n6 PP: 1097-1130 Dec 1994
ISSN: 0022-3808 JRNL CODE: JPE

...ABSTRACT: has access to a costly monitoring technology affecting securities' expected payoffs. Allocations of shares are **determined** through trading among **risk -averse investors** . A free-rider problem arises in the **model** because passive shareholders benefit from the large investor's monitoring activities, but they do not incur the costs associated with monitoring. Despite this problem, the analysis shows that in a **portfolio** context with risk-averse **investors** , large shareholder activism is consistent with equilibrium even if the initial holdings of the large...

...of the monitoring technologies. Under these conditions, all investors, whether passive or active, hold the **market portfolio** of risky **securities** . In other cases, the **portfolio** choice of the large **investor** will be affected by the available monitoring technology and by the investor's initial endowment...

18/3,K/4 (Item 4 from file: 15)
DIALOG(R)File 15:ABI/Inform(R)
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00448677 89-20464

Hurdle Rates and Real Estate Investment

Ford, Deborah Ann

Real Estate Appraiser & Analyst v54n4 PP: 40-43 Winter 1988

ISSN: 0271-258X JRNL CODE: REA

...ABSTRACT: are 2 basic methods of discounting potential cash flows to determine the valuation of an **investment** - capitalization of net operating income and the internal rate of return (IRR). Both methods have ...

...investors. A risk premium method is useful for determining an appropriate hurdle rate for an **investment** once the **investor** has **determined** the appropriate **risk -free** rate. Evidence indicates that institutional investors use a risk premium decision-making **model** for determining minimum rates, but these investors were slow to adjust to the dynamic financial...

18/3,K/6 (Item 1 from file: 148)
DIALOG(R)File 148:Gale Group Trade & Industry DB
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10463258 SUPPLIER NUMBER: 21136193 (USE FORMAT 7 OR 9 FOR FULL TEXT)
Technology Is A Winning Policy -- Insurers Turn To The Web And Sales-Force Automation To Keep Current Customers, Add New Ones. (Industry Trend or Event)

Carrillo, Karen M.

InformationWeek, n700, p187(1)

Sept 14, 1998

ISSN: 8750-6874

LANGUAGE: English

RECORD TYPE: Fulltext

WORD COUNT: 1719

LINE COUNT: 00143

... over the Web that provides a step-by-step guide to investment

planning by assessing users ' financial status , evaluating tolerances for risk , and examining financial goals. The service also lets customers access account information, enter trade orders, research investments , and access investment news. "It's an expansion into customer self-service," says Raymond Caron, Cigna's CIO...

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S2	0	AU='KIM-E MIRAL'
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S7	0	AU='E, MIRAL'
S8	3	S1:S7 /
S9	0	S8 FROM 347,348,349,350,371

8/3,K/1 (Item 1 from file: 2)

DIALOG(R)File 2:INSPEC

(c) 2005 Institution of Electrical Engineers. All rts. reserv.

03183553 INSPEC Abstract Number: A88098368

Title: Injection and suction of an upper-convected Maxwell fluid through a porous-walled tube

Author(s): Menon, R.K.; Kim-E, M.E. ; Armstrong, R.C.; Brown, R.A.; Brady, J.R.

Author Affiliation: Dept. of Chem. Eng., MIT, Cambridge, MA, USA

Journal: Journal of Non-Newtonian Fluid Mechanics vol.27, no.3 p.

265-97

Publication Date: April 1988 Country of Publication: Netherlands

CODEN: JNFMDI ISSN: 0377-0257

U.S. Copyright Clearance Center Code: 0377-0257/88/\$03.50

Language: English

Subfile: A

Author(s): Menon, R.K.; Kim-E, M.E. ; Armstrong, R.C.; Brown, R.A.; Brady, J.R.

8/3,K/2 (Item 2 from file: 2)

DIALOG(R)File 2:INSPEC

(c) 2005 Institution of Electrical Engineers. All rts. reserv.

02362549 INSPEC Abstract Number: A85006818

Title: Multiple solutions in the calculation of axisymmetric contraction flow of an upper convected Maxwell fluid

Author(s): Yeh, P.W.; Kim-E, M.E. ; Armstrong, R.C.; Brown, R.A.

Author Affiliation: Dept. of Chem. Eng., MIT, Cambridge, MA, USA

Journal: Journal of Non-Newtonian Fluid Mechanics vol.16, no.1-2 p.

173-94

Publication Date: Sept. 1984 Country of Publication: Netherlands

CODEN: JNFMDI ISSN: 0377-0257

Language: English

Subfile: A

Author(s): Yeh, P.W.; Kim-E, M.E. ; Armstrong, R.C.; Brown, R.A.

8/3,K/3 (Item 3 from file: 2)

DIALOG(R)File 2:INSPEC

(c) 2005 Institution of Electrical Engineers. All rts. reserv.

02194665 INSPEC Abstract Number: A84024476

Title: The roles of inertia and shear-thinning in flow of an inelastic liquid through an axisymmetric sudden contraction

Author(s): Kim-E, M.E. ; Brown, R.A.; Armstrong, R.C.

Author Affiliation: Dept. of Chem. Engng., MIT, Cambridge, MA, USA

Journal: Journal of Non-Newtonian Fluid Mechanics vol.13, no.3 p.

341-63

Publication Date: Dec. 1983 Country of Publication: Netherlands

CODEN: JNFMDI ISSN: 0377-0257

U.S. Copyright Clearance Center Code: 0377-0257/83/\$03.00

Language: English

Subfile: A

Author(s): Kim-E, M.E. ; Brown, R.A.; Armstrong, R.C.


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Set	Items	Description
S1	2	AU='MIRAL K':AU='MIRAL KIM E'
S2	5	AU='MIRAL KIM-E':AU='MIRAL PRODUCTIONS'
S3	0	AU='MIRAL, K'
S4	7	S1:S2
S5	3	S4 FROM 347,348,349,350,371
S6	3	IDPAT (sorted in duplicate/non-duplicate order)
S7	1	IDPAT (primary/non-duplicate records only)
S8	4	S4 NOT S5
S9	4	S8 NOT PY>1999
S10	4	S9 NOT PD=19990323:20050331
S11	4	RD (unique items)
S12	5	S7 OR S11

12/3,K/1 (Item 1 from file: 350)
DIALOG(R)File 350:Derwent WPIX
(c) 2005 Thomson Derwent. All rts. reserv.

*Inventor's
Application*

013586587 **Image available**
WPI Acc No: 2001-070794/200108
XRPX Acc No: N01-053603

Trading security system for use in trading financial instruments such as
bonds, approves proposed trade only if assigned customer risk rating and
trade risk rating satisfy preset mutual relationship

Patent Assignee: MEK SECURITIES LLC (MEKS-N)

Inventor: MIRAL K

Number of Countries: 080 Number of Patents: 004

Patent Family:

Patent No	Kind	Date	Applicat No	Kind	Date	Week
WO 200070506	A1	20001123	WO 2000US7561	A	20000322	200108 B
AU 200039082	A	20001205	AU 200039082	A	20000322	200113
EP 1121648	A1	20010808	EP 2000918234	A	20000322	200146
			WO 2000US7561	A	20000322	
JP 2003524820	W	20030819	JP 2000618880	A	20000322	200356
			WO 2000US7561	A	20000322	

Priority Applications (No Type Date): US 2000553088 A 20000322; US 99134956
P 19990519

Patent Details:

Patent No Kind Lan Pg Main IPC Filing Notes

WO 200070506 A1 E 104 G06F-017/30

Designated States (National): AL AM AT AU AZ BA BB BG BR BY CA CH CN CU
CZ DE DK EE ES FI GB GE GH GM HR HU ID IL IN IS JP KE KG KP KR KZ LC LK
LR LS LT LU LV MD MG MK MN MW MX NO NZ PL PT RO RU SD SE SG SI SK SL TJ
TM TR TT UA UG UZ VN YU ZW

Designated States (Regional): AT BE CH CY DE DK ES FI FR GB GR IE IT LU
MC NL PT SE

AU 200039082 A G06F-017/30 Based on patent WO 200070506

EP 1121648 A1 E G06F-017/30 Based on patent WO 200070506

Designated States (Regional): AL AT BE CH CY DE DK ES FI FR GB GR IE IT
LI LT LU LV MC MK NL PT RO SE SI

JP 2003524820 W 87 G06F-017/60 Based on patent WO 200070506

Inventor: MIRAL K

12/3,K/2 (Item 1 from file: 120)
DIALOG(R)File 120:U.S. Copyrights
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03614819

By love possessed. By Miral Productions.

CLASS: PA (Performing Arts)

LC RETRIEVAL CODE: X (Motion pictures, photoplays, filmstrips)

STATUS: Registered; Renewed

REGISTRATION NUMBER: RE434394

DATE REGISTERED: August 24, 1989 (19890824)

ORIGINAL REGISTRATION NUMBER: LP20328

ORIGINAL DATE OF COPYRIGHT: June 14, 1961 (19610614)

ORIGINAL SUBCLASS: L

AUTHOR(s): Miral Productions ; United Artists Pictures, Inc

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03605608

Theme from "By love possessed." w Sammy Cahn, m Elmer Bernstein, arr. for voice & piano: Miral Productions, as employer for hire.

CLASS: PA (Performing Arts)
LC RETRIEVAL CODE: M (Musical Works)
STATUS: Registered; Renewed
REGISTRATION NUMBER: RE425014
DATE REGISTERED: January 17, 1989 (19890117)
ORIGINAL REGISTRATION NUMBER: EP156831
ORIGINAL DATE OF COPYRIGHT: October 13, 1961 (19611013)
ORIGINAL SUBCLASS: E

AUTHOR(s): Cahn, Sammy; Bernstein, Elmer; **Miral Productions** ;
SBK Catalogue Partnership

12/3,K/4 (Item 3 from file: 120)
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03596514

Theme from By love possessed. w Sammy Cahn, w & m Miral Productions, m Elmer Bernstein.

CLASS: PA (Performing Arts); (unpublished)
LC RETRIEVAL CODE: M (Musical Works)
STATUS: Registered; Renewed
REGISTRATION NUMBER: RE415895
DATE REGISTERED: January 03, 1989 (19890103)
ORIGINAL REGISTRATION NUMBER: EU670725
ORIGINAL DATE OF COPYRIGHT: May 10, 1961 (19610510)
ORIGINAL SUBCLASS: E

AUTHOR(s): **Miral Productions** ; Bernstein, Elmer; Cahn, Sammy

12/3,K/5 (Item 4 from file: 120)
DIALOG(R)File 120:U.S. Copyrights
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02656838

The Russian touch / written, produced, and directed by Alik Isakharov.

CLASS: PA (Performing Arts); unpublished
LC RETRIEVAL CODE: X (Motion pictures, photoplays, filmstrips)
STATUS: Registered
REGISTRATION NUMBER: PAu735015
DATE REGISTERED: May 31, 1985 (19850531)
REGISTRATION DEPOSIT: 1 videocassette (28 min.) : sd., col. ; 3/4 in.

AUTHOR(s): **Miral Productions** ; Isakharov, Alik, 1959-

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Set	Items	Description
S1	685532	PURCHASER? ? OR BUYER? ? OR SUBSCRIBER? ? OR CLIENT? ? OR - CUSTOMER? ? OR USER? ? OR INVEST?R? ? OR TRADER? ? OR FINANCI- ER? ? OR SPECULAT?R? ? OR STOCKHOLDER? ? OR SHAREHOLDER? ? OR (STOCK? ? OR SHARE? ?)(2N)(HOLD??? OR OWN???)
S2	3653	(RISK? ? OR RISKINESS OR VOLATILIT? OR UNCERTAIN? OR FLUCT- UAT? OR LIABILITY OR LIABILITIES?)(3N)(ASSESSMENT OR RATING OR EVALUAT??? OR APPRAIS??? OR DETERMIN? OR IDENTIFY??? OR IDEN- TIFICATION OR ASCERTAIN??? OR CLASSIFICATION)
S3	1869314	METRICS OR ALGOR?THM? ? OR FORMULA? ? OR PARAMET? OR CRITE- RIA OR MODEL??? OR TEMPLATE? ? OR RULESET? ? OR RULEBASE? ? OR RULE? ? OR MATRIX?? OR MATRICES OR RESTRICT? ? OR RESTRICTI?- ?? OR PREREQUISITE? ? OR MODEL? ? OR STANDARD? ?
S4	2436	FINANCE? ? OR (FINANCIAL? OR FISCAL? OR MONETARY OR PECUNI- ARY OR INVESTMENT? OR ECONOMIC? ? OR BUDGET??? OR INCOME)(3N)- (SITUATION OR BACKGROUND OR HISTORY OR STATUS OR CONDITION OR SITUATION OR PATTERN? ? OR RECORD? ?)
S5	3790612	BASED OR PER OR DERIV? OR ACCORDING?? OR DETERMINED?? OR D- ICTATED OR PROPORTIONA? OR COMMENSURATE OR CORRELAT???
S6	15071	(STOCK? ? OR BOND? ? OR PORTFOLIO OR SECURITIES OR INVESTM- ENT? ? OR FUTURES OR MONEY OR EQUITIES OR EQUITY OR (FINANCIAL OR INVESTMENT)() (VEHICLE? ? OR INSTRUMENT? ?)) (5N) (MARKET? ? OR TRADE?? OR TRADING OR INVEST? OR EXCHANG?)
S7	616110	CYBER OR CYBERSPACE OR VIRTUAL OR INTERNET OR WEB OR WORLD- WIDE??? OR WIDEBWEB OR HOME() (PAGE? ? OR SITE? ?) OR WEBPAGE? ? OR HOMEPAGE? ? OR WEBSITE? ? OR NETWORK OR ONLINE OR ON()LINE OR EXTRANET? ? OR INTRANET? ?
S8	66	S1(3N)S2
S9	1869448	S3 OR (S1(3N)S4)
S10	8	S8(10N)S5(10N)S9
S11	0	S6(S)S7(S)S10
S12	10	S8(S)S5(S)S9
S13	11	S8(10N)S9
S14	17	S8(S)S9
S15	0	S6 AND S7 AND S14
S16	91	S1(5N)S2
S17	1869513	S3 OR (S1(5N)S4)
S18	21	S16(S)S17
S19	5	S6 AND S18
S20	5	IDPAT (sorted in duplicate/non-duplicate order)
S21	5	IDPAT (primary/non-duplicate records only)

21/3,K/4 (Item 4 from file: 350)
DIALOG(R)File 350:Derwent WPIX
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Instant Application

013586587 **Image available**
WPI Acc No: 2001-070794/200108
XRPX Acc No: N01-053603

**Trading security system for use in trading financial instruments
such as bonds , approves proposed trade only if assigned customer risk
rating and trade risk rating satisfy preset mutual relationship**

Patent Assignee: MEK SECURITIES LLC (MEKS-N)

Inventor: MIRAL K

Number of Countries: 080 Number of Patents: 004

Patent Family:

Patent No	Kind	Date	Applicat No	Kind	Date	Week
WO 200070506	A1	20001123	WO 2000US7561	A	20000322	200108 B
AU 200039082	A	20001205	AU 200039082	A	20000322	200113
EP 1121648	A1	20010808	EP 2000918234	A	20000322	200146
			WO 2000US7561	A	20000322	
JP 2003524820	W	20030819	JP 2000618880	A	20000322	200356
			WO 2000US7561	A	20000322	

Priority Applications (No Type Date): US 2000553088 A 20000322; US 99134956
P 19990519

Patent Details:

Patent No Kind Lan Pg Main IPC Filing Notes

WO 200070506 A1 E 104 G06F-017/30

Designated States (National): AL AM AT AU AZ BA BB BG BR BY CA CH CN CU
CZ DE DK EE ES FI GB GE GH GM HR HU ID IL IN IS JP KE KG KP KR KZ LC LK
LR LS LT LU LV MD MG MK MN MW MX NO NZ PL PT RO RU SD SE SG SI SK SL TJ
TM TR TT UA UG UZ VN YU ZW

Designated States (Regional): AT BE CH CY DE DK ES FI FR GB GR IE IT LU
MC NL PT SE

AU 200039082 A G06F-017/30 Based on patent WO 200070506

EP 1121648 A1 E G06F-017/30 Based on patent WO 200070506

Designated States (Regional): AL AT BE CH CY DE DK ES FI FR GB GR IE IT
LI LT LU LV MC MK NL PT RO SE SI

JP 2003524820 W 87 G06F-017/60 Based on patent WO 200070506

**Trading security system for use in trading financial instruments
such as bonds , approves proposed trade only if assigned customer risk
rating and trade risk rating satisfy preset mutual relationship**

Abstract (Basic):

... The customer risk rating and the trading risk rating ,
are assigned with reference to the customer and trade details received
from the customer and customer , trade risk assessment rules
accessed from corresponding databases. The trading proposed by customer
is approved, if the assigned customer risk rating and trade risk
rating satisfy predetermined mutual relationship.

... For secure trading of financial instruments such as bonds

21/3,K/5 (Item 5 from file: 350)
DIALOG(R)File 350:Derwent WPIX
(c) 2005 Thomson Derwent. All rts. reserv.

012511961 **Image available**
WPI Acc No: 1999-318067/199927
XRPX Acc No: N99-238289

**Comprehensive portfolio programming system to investigate risk of
investment goods - calculates investor 's target investment and rate
of return corresponding to investment period based on which risk**

• acceptance level is determined and model portfolio is produced

Patent Assignee: PFPS KENKYUKAI KK (PFPS-N)

Number of Countries: 001 Number of Patents: 001

Patent Family:

Patent No	Kind	Date	Applicat No	Kind	Date	Week
JP 11110447	A	19990423	JP 97289116	A	19971006	199927 B

Priority Applications (No Type Date): JP 97289116 A 19971006

Patent Details:

Patent No	Kind	Lan	Pg	Main IPC	Filing Notes
JP 11110447	A		9	G06F-017/60	

Comprehensive portfolio programming system to investigate risk of investment goods...

...calculates investor 's target investment and rate of return corresponding to investment period based on which risk acceptance level is determined and model portfolio is produced

...Abstract (Basic): NOVELTY - The system calculates target investment amount depending on investor 's life plan determined using input data and target rate of return corresponding to the investment period. Based on investment amount, investor 's risk acceptance level is determined and a model portfolio is produced. DETAILED DESCRIPTION - The system in addition performs the comparison analysis of model portfolio with investor 's actual portfolio .

...

...USE - To investigate the risk of investment goods...

...ADVANTAGE - Investment goods can be selected accurately based on current performance data. DESCRIPTION OF DRAWING(S) - The

...Title Terms: INVESTMENT ;

21/AN,AZ,TI/1 (Item 1 from file: 350)
DIALOG(R)File 350:(c) 2005 Thomson Derwent. All rts. reserv.

016506861

Capital- investment risk evaluation method for industries, involves evaluating decision tree generated by 3-type of components including non-stochastic/stochastic uncertainty environment and strategy option, using reference standard

Local Applications (No Type Date): JP 200346609 A 20030224

Priority Applications (No Type Date): JP 200346609 A 20030224

21/AN,AZ,TI/2 (Item 2 from file: 350)
DIALOG(R)File 350:(c) 2005 Thomson Derwent. All rts. reserv.

014504308

Automatic transaction assistance method involves updating investment rule based on fluctuation of price for dealing security, using which automatic transaction is performed

Local Applications (No Type Date): JP 2000257167 A 20000828

Priority Applications (No Type Date): JP 2000257167 A 20000828

21/AN,AZ,TI/3 (Item 3 from file: 350)
DIALOG(R)File 350:(c) 2005 Thomson Derwent. All rts. reserv.

013871175

Financial portfolio development method for computerized financial modeling system, involves suggesting changes to users financial portfolio reflecting user's profile after determining users current financial portfolio

Local Applications (No Type Date): WO 2000US30423 A 20001101; AU 200112489 A 20001101; US 99431390 A 19991101; US 2000580352 A 20000525; US 2000705287 A 20001101; US 2001930786 A 20010815; EP 2000974059 A 20001101; WO 2000US30423 A 20001101

Priority Applications (No Type Date): US 2000520580 A 20000525; US 99431390 A 19991101; US 2000580352 A 20000525; US 2000705287 A 20001101; US 2001930786 A 20010815

21/AN,AZ,TI/4 (Item 4 from file: 350)
DIALOG(R)File 350:(c) 2005 Thomson Derwent. All rts. reserv.

013586587

Trading security system for use in trading financial instruments such as bonds, approves proposed trade only if assigned customer risk rating and trade risk rating satisfy preset mutual relationship

Local Applications (No Type Date): WO 2000US7561 A 20000322; AU 200039082 A 20000322; EP 2000918234 A 20000322; WO 2000US7561 A 20000322; JP 2000618880 A 20000322; WO 2000US7561 A 20000322

Priority Applications (No Type Date): US 2000553088 A 20000322; US 99134956 P 19990519

21/AN,AZ,TI/5 (Item 5 from file: 350)
DIALOG(R)File 350:(c) 2005 Thomson Derwent. All rts. reserv.

012511961

Comprehensive portfolio programming system to investigate risk of investment goods - calculates investor's target investment and rate of return corresponding to investment period based on which risk acceptance level is determined and model portfolio is produced

Local Applications (No Type Date): JP 97289116 A 19971006

Priority Applications (No Type Date): JP 97289116 A 19971006

?show files;ds

File 348:EUROPEAN PATENTS 1978-2005/Feb W02

(c) 2005 European Patent Office

File 349:PCT FULLTEXT 1979-2002/UB=20050217,UT=20050210

(c) 2005 WIPO/Univentio

Set	Items	Description
S1	372819	PURCHASER? ? OR BUYER? ? OR SUBSCRIBER? ? OR CLIENT? ? OR - CUSTOMER? ? OR USER? ? OR INVEST?R? ? OR TRADER? ? OR FINANCI- ER? ? OR SPECULAT?R? ? OR STOCKHOLDER? ? OR SHAREHOLDER? ? OR (STOCK? ? OR SHARE? ?) (2N) (HOLD??? OR OWN???)
S2	7870	(RISK? ? OR RISKINESS OR VOLATILIT? OR UNCERTAIN? OR FLUCT- UAT? OR LIABILITY OR LIABILITIES?) (3N) (ASSESSMENT OR RATING OR EVALUAT??? OR APPRAIS??? OR DETERMIN? OR IDENTIFY??? OR IDEN- TIFICATION OR ASCERTAIN??? OR CLASSIFICATION)
S3	1104180	METRICS OR ALGOR?THM? ? OR FORMULA? ? OR PARAMET? OR CRITE- RIA OR MODEL??? OR TEMPLATE? ? OR RULESET? ? OR RULEBASE? ? OR RULE? ? OR MATRIX?? OR MATRICES OR RESTRICT? ? OR RESTRICTI?- ?? OR PREREQUISITE? ? OR MODEL? ? OR STANDARD? ?
S4	8207	FINANCE? ? OR (FINANCIAL? OR FISCAL? OR MONETARY OR PECUNI- ARY OR INVESTMENT? OR ECONOMIC? ? OR BUDGET??? OR INCOME) (3N)- (SITUATION OR BACKGROUND OR HISTORY OR STATUS OR CONDITION OR SITUATION OR PATTERN? ? OR RECORD? ?)
S5	1652901	BASED OR PER OR DERIV? OR ACCORDING?? OR DETERMINED?? OR D- ICTATED OR PROPORTIONA? OR COMMENSURATE OR CORRELAT???
S6	27076	(STOCK? ? OR BOND? ? OR PORTFOLIO OR SECURITIES OR INVESTM- ENT? ? OR FUTURES OR MONEY OR EQUITIES OR EQUITY OR (FINANCIAL OR INVESTMENT) () (VEHICLE? ? OR INSTRUMENT? ?)) (5N) (MARKET? ? OR TRADE?? OR TRADING OR INVEST? OR EXCHANG?)
S7	381968	CYBER OR CYBERSPACE OR VIRTUAL OR INTERNET OR WEB OR WORLD- WIDE??? OR WIDEBB OR HOME() (PAGE? ? OR SITE? ?) OR WEBPAGE? ? OR HOMEPAGE? ? OR WEBSITE? ? OR NETWORK OR ONLINE OR ON()LINE OR EXTRANET? ? OR INTRANET? ?
S8	233	S1(3N)S2
S9	1104212	S3 OR (S1(3N)S4)
S10	24	S8(10N)S5(10N)S9
S11	1	S6(S)S7(S)S10
S12	322	S1(5N)S2
S13	1104221	S3 OR (S1(5N)S4)
S14	47	S12(10N)S13
S15	1	S6(S)S7(S)S14
S16	102	S12(S)S13
S17	18	S6(S)S16
S18	49350	IC=G06F-017?
S19	17	S17 AND S18
S20	17	IDPAT (sorted in duplicate/non-duplicate order)
S21	17	IDPAT (primary/non-duplicate records only)

21/3,K/2 (Item 2 from file: 349)
DIALOG(R)File 349:PCT FULLTEXT
(c) 2005 WIPO/Univentio. All rts. reserv.

01102002 **Image available**

NETWORK-BASED PORTFOLIO MANAGEMENT AND RISK-ANALYSIS
PROCEDE ET APPAREIL DE GESTION DE PORTEFEUILLE SUR LA BASE D'UN RESEAU ET
ANALYSE DU RISQUE

Patent Applicant/Assignee:

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ANDERSON Loren, 181 Laguna Street #31, Concord, CA 94520, US,
CLOSE Richard, Flat 4 Tudor Gables, Frithwood Road, Northwood, Middlessex
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Legal Representative:

GLENN Michael A (et al) (agent), Glenn Patent Group, 3475 Edison Way,
Suite L, Menlo Park, CA 94025, US,

Patent and Priority Information (Country, Number, Date):

Patent: WO 200423266 A2-A3 20040318 (WO 0423266)
Application: WO 2003US28069 20030908 (PCT/WO US03028069)
Priority Application: US 2002409647 20020909; US 2003655503 20030903

Designated States:

(Protection type is "patent" unless otherwise stated - for applications
prior to 2004)

AE AG AL AM AT AU AZ BA BB BG BR BY BZ CA CH CN CO CR CU CZ DE DK DM DZ
EC EE EG ES FI GB GD GE GH GM HR HU ID IL IN IS JP KE KG KP KR KZ LC LK
LR LS LT LU LV MA MD MG MK MN MW MX MZ NI NO NZ OM PG PH PL PT RO RU SC
SD SE SG SK SL SY TJ TM TN TR TT TZ UA UG UZ VC VN YU ZA ZM ZW
(EP) AT BE BG CH CY CZ DE DK EE ES FI FR GB GR HU IE IT LU MC NL PT RO SE
SI SK TR
(OA) BF BJ CF CG CI CM GA GN GQ GW ML MR NE SN TD TG
(AP) GH GM KE LS MW MZ SD SL SZ TZ UG ZM ZW
(EA) AM AZ BY KG KZ MD RU TJ TM

Publication Language: English

Filing Language: English

Fulltext Word Count: 21534

Main International Patent Class: G06F-017/60

Fulltext Availability:

Detailed Description
Claims

English Abstract

The invention comprises a risk **model** and data, and is provided on a
secure Web-based (12), interactive platform, whereby a...

...classes and markets. The invention also organizes and categorizes assets
along dimensions best reflecting a **user's investment** process,
determines risk assumed (46), **determines** sources of **risk** (50),
allows viewing of a portfolio's risk exposures, identifies and quantifies
sources of volatility...

Detailed Description

... The method and apparatus further allows organizing and categorizing
assets along dimensions best reflecting a **user's investment** process,
determines risk assumed, **determines** sources of **risk**, allows
viewing a portfolio's risk exposures, identifies and quantifies sources
of volatility, provides streamlined...

...The method and apparatus further allows organizing and categorizing assets along dimensions best reflecting a user's investment process, determines risk assumed, determines sources of risk, allows viewing a portfolio's risk exposures, identifies and quantifies sources of volatility, provides streamlined...

Claim

... covering multiple asset classes and markets;
organizing and categorizing assets along dimensions best reflecting a user's investment process;
determining risk assumed;
determining sources of risk ;
viewing a portfolio's risk exposures;
identifying and quantifying sources of volatility;
providing risk reporting...

...covering multiple asset classes and markets;
organizing and categorizing assets along dimensions best reflecting a user's investment process;
determining risk assumed;
determining sources of risk ;
viewing a portfolio's risk exposures;
identifying and quantifying sources of volatility;
providing risk reporting...

...computations; an analytics library comprising a plurality of analytics engines that are specialized, based on criteria which may include any of current analysis, historical analysis, risk, optimization, and fixed income exposures...

...covering multiple asset classes and markets;
organizing and categorizing assets along dimensions best reflecting a user's investment process;
determining risk assumed;
determining sources of risk ;
viewing a portfolio's risk exposures;
identifying and quantifying sources of volatility;
providing risk reporting...

...covering multiple asset classes and markets;
organizing and categorizing assets along dimensions best reflecting a user's investment process;
determining risk assumed;
determining sources of risk ;
viewing a portfolio's risk exposures;
identifying and quantifying sources of volatility;
providing risk reporting...

21/3,K/5 (Item 5 from file: 349)
DIALOG(R)File 349:PCT FULLTEXT
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01046021

INVESTMENT PORTFOLIO ANALYSIS SYSTEM
SYSTEME D'ANALYSE D'UN PORTEFEUILLE D'INVESTISSEMENTS

Patent Applicant/Inventor:

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(Residence), US (Nationality)

Legal Representative:

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NY 10166, US,
Patent and Priority Information (Country, Number, Date):
Patent: WO 200375122 A2-A3 20030912 (WO 0375122)
Application: WO 2003US5983 20030227 (PCT/WO US03005983)
Priority Application: US 2002360206 20020228; US 2002361191 20020228
Designated States:
(Protection type is "patent" unless otherwise stated - for applications prior to 2004)
AE AG AL AM AT AU AZ BA BB BG BR BY BZ CA CH CN CO CR CU CZ DE DK DM DZ
EC EE ES FI GB GD GE GH GM HR HU ID IL IN IS JP KE KG KP KR KZ LC LK LR
LS LT LU LV MA MD MG MK MN MW MX MZ NO NZ OM PH PL PT RO RU SD SE SG SK
SL TJ TM TN TR TT TZ UA UG US UZ VN YU ZA ZM ZW
(EP) AT BE BG CH CY CZ DE DK EE ES FI FR GB GR HU IE IT LU MC NL PT SE SI
SK TR
(OA) BF BJ CF CG CI CM GA GN GQ GW ML MR NE SN TD TG
(AP) GH GM KE LS MW MZ SD SL SZ TZ UG ZM ZW
(EA) AM AZ BY KG KZ MD RU TJ TM
Publication Language: English
Filing Language: English
Fulltext Word Count: 15206

Main International Patent Class: G06F-017/60
Fulltext Availability:
Detailed Description

Detailed Description

... 004

Implementations may include one or more of the following features.
Hedging strategies can be **determined** based on **risk** preferences associated with the **investor**, on market data (e.g., current and historic pricing and volatility) associated with the assets identified in the stored **investor portfolio** data, and on a user-specified timeframe and user specified upside and downside probabilities (ian unused realized loss and application of tax straddle **rule** and constructive sales **rules** compliant with the Taxpayer Relief Act of 1997. These computations can be performed for each...

21/3,K/6 (Item 6 from file: 349)
DIALOG(R)File 349:PCT FULLTEXT
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00968417

RISK MANAGEMENT SYSTEM AND TRADE ENGINE WITH AUTOMATIC TRADE FEED AND
MARKET DATA FEED
SYSTEME DE GESTION DE RISQUES ET MOTEUR DE TRANSACTION A INJECTION
AUTOMATIQUE DE DONNEES SUR LES TRANSACTIONS ET DE DONNEES DU MARCHE

Patent Applicant/Assignee:

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(Residence), US (Nationality), (For all designated states except: US)

Patent Applicant/Inventor:

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Legal Representative:

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Boulevard, Suite 300, McLean, VA 22102, US,

Patent and Priority Information (Country, Number, Date):

Patent: WO 2002101500 A2-A3 20021219 (WO 02101500)
Application: WO 2002US18056 20020607 (PCT/WO US0218056)
Priority Application: US 2001296756 20010611; US 2002162705 20020606

Designated States:

(Protection type is "patent" unless otherwise stated - for applications prior to 2004)

AE AG AL AM AT AU AZ BA BB BG BR BY BZ CA CH CN CO CR CU CZ DE DK DM DZ
EC EE ES FI GB GD GE GH GM HR HU ID IL IN IS JP KE KG KP KR KZ LC LK LR
LS LT LU LV MA MD MG MK MN MW MX MZ NO NZ OM PH PL PT RO RU SD SE SG SI
SK SL TJ TM TN TR TT TZ UA UG US UZ VN YU ZA ZM ZW
(EP) AT BE CH CY DE DK ES FI FR GB GR IE IT LU MC NL PT SE TR
(OA) BF BJ CF CG CI CM GA GN GQ GW ML MR NE SN TD TG
(AP) GH GM KE LS MW MZ SD SL SZ TZ UG ZM ZW
(EA) AM AZ BY KG KZ MD RU TJ TM

Publication Language: English

Filing Language: English

Fulltext Word Count: 4787

Main International Patent Class: G06F-017/60

Fulltext Availability:

Detailed Description

Detailed Description

... into a format, that can interface with the risk management system.

[0029] In order to **evaluate** the **risk** of each **user 's trade** , book of **trades** , or **portfolio** , the system must be populated with market data relevant to each trade resident in I creates forward curves by applying its own **algorithms** and processes.

[00301 The risk management system of the present invention can have some or...

21/3,K/10 (Item 10 from file: 349)

DIALOG(R) File 349:PCT FULLTEXT

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00809403 **Image available**

AUTOMATED INVESTMENT ADVISORY SOFTWARE AND METHOD

LOGICIEL DE CONSEIL AUTOMATISE EN MATIERE D'INVESTISSEMENT ET PROCEDE CORRESPONDANT

Patent Applicant/Assignee:

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Legal Representative:

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Patent and Priority Information (Country, Number, Date):

Patent: WO 200143037 A1 20010614 (WO 0143037)
Application: WO 2000US33740 20001213 (PCT/WO US0033740)
Priority Application: US 99170365 19991213

Designated States:

(Protection type is "patent" unless otherwise stated - for applications prior to 2004)

AE AG AL AM AT AU AZ BA BB BG BR BY BZ CA CH CN CR CU CZ DE DK DM EE ES
FI GB GD GE HR HU ID IL IN IS JP KE KG KP KR KZ LC LK LR LS LT LU LV MA
MD MG MK MN MW MX MZ NO NZ PL PT RO RU SD SE SG SI SK SL TJ TM TR TT TZ
UA UG US UZ VN YU ZA ZW
(EP) AT BE CH CY DE DK ES FI FR GB GR IE IT LU MC NL PT SE TR
(OA) BF BJ CF CG CI CM GA GN GW ML MR NE SN TD TG
(AP) GH GM KE LS MW MZ SD SL SZ TZ UG ZW
(EA) AM AZ BY KG KZ MD RU TJ TM

Publication Language: English

Filing Language: English

Fulltext Word Count: 9312

Main International Patent Class: G06F-017/60

Fulltext Availability:

Detailed Description

Detailed Description

... a preferred embodiment of the present invention provides a software tool and technique for providing **investment** advisory services to users over a distributed computer network such as the Internet. In particular, a preferred embodiment of the present invention provides a software method for constructing an optimized **investment portfolio** based upon the user's risk profile and the user's current portfolio holdings. In a basic model, users answer a series of questions which enable the system to **determine** the **user's risk** profile. once the system **determines** the **user's risk** profile, the system prompts the **user** to enter their portfolio holdings. The preferred embodiment of the present invention then maps these...host server 220 for assessing risk profiles 112 is similar to the process implemented for **determining investment risk classification** 122.

At the **client** side machine 214, the user inputs portfolio holdings 218 and sends the portfolio holdings 218...228. The query statements 226 process the incoming portfolio holdings 218 to determine the appropriate **investment risk classification** 122 to forward to the relational database 222 for processing. The query statements...

21/3,K/11 (Item 11 from file: 349)

DIALOG(R)File 349:PCT FULLTEXT

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00797970 **Image available**

INVESTMENT ADVICE SYSTEMS AND METHODS

SYSTEMES ET PROCEDES DE CONSEIL EN INVESTISSEMENTS

Patent Applicant/Assignee:

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02116, US, US (Residence), US (Nationality)

Inventor(s):

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SCHULMAN Evan, 3 Exeter Street, Boston, MA 02116, US,

WALKER James L, 16 Field Street, Maynard, MA 01754, US,

Legal Representative:

MIRABITO A Jason (agent), Mintz, Levin, Cohn, Ferris, Glovsky and Popeo

PC, One Financial Center, Boston, MA 02111, US,

Patent and Priority Information (Country, Number, Date):

Patent: WO 200131538 A1 20010503 (WO 0131538)

Application: WO 2000US29450 20001025 (PCT/WO US0029450)

Priority Application: US 99161258 19991025

Designated States:

(Protection type is "patent" unless otherwise stated - for applications prior to 2004)

AE AG AL AM AT AU AZ BA BB BG BR BY BZ CA CH CN CR CU CZ DE DK DM DZ EE

ES FI GB GD GE GH GM HR HU ID IL IN IS JP KE KG KP KR KZ LC LK LR LS LT

LU LV MA MD MG MK MN MW MX MZ NO NZ PL PT RO RU SD SE SG SI SK SL TJ TM

TR TT TZ UA UG UZ VN YU ZA ZW

(EP) AT BE CH CY DE DK ES FI FR GB GR IE IT LU MC NL PT SE

(OA) BF BJ CF CG CI CM GA GN GW ML MR NE SN TD TG

. (AP) GH GM KE LS MW MZ SD SL SZ TZ UG ZW
(EA) AM AZ BY KG KZ MD RU TJ TM
Publication Language: English
Filing Language: English
Fulltext Word Count: 22051

Main International Patent Class: G06F-017/60
Fulltext Availability:
Claims

Claim

amendments.

INVESTMENT ADVICE SYSTEMS AND METHODS

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...all rights to the copyright whatsoever.

Back2round

This invention relates generally to the field of **investment** advice systems and more specifically to **investment** advice systems and methods that allow a user to receive advice over a network, e...

...developed a number of electronic systems accessible over the Internet to provide users, e.g., **investors** with **investment** advice. The term "user" as used herein encompasses both an individual investor and that investor...

...the recently developed electronic systems perform mathematical calculations to provide advice regarding a variety of **investment** decisions, such as mortgage refinancing, loan amortization, and retirement planning. However, these financial advice systems...

...does not take into consideration a user's existing portfolio or how a user's **portfolio** compares to various **market** measures in terms of risk and reward. These electronic systems do not inform a user how a proposed transaction will impact the user's portfolio in terms of **metrics** that characterize the user's portfolio. Furthermore, such information is not provided when the...

...least the following three drawbacks to existing financial advice systems: 1) only a fraction of **investors** are receiving **investment** advice; 2) those currently receiving **investment** advice receive advice that is incomplete, inconsistent and/or not timely; and 3) mutual funds ...

...would soon qualify for long-term capital gains status. Thus, a need remains for an **investment** advice system that provides clear, easy-to-comprehend advice, customized to the user as to that...

...portfolio and/or considering making a transaction. In other words, a need exists for an **investment** advice system that provides effective advice at the point of sale, i.e., when the user is capable of making a financial transaction. Further, a need exists for an **investment** advice system that allows a user access to more than one opinion on a particular ...to select advisors from a group of advisors. In addition, a need exists for an **investment** advice system that allows a user to obtain a consensus, i.e., the pooled or...

...s portfolio.

Summary of the Invention

The present invention provides systems and methods for providing **investment** advice. The systems and methods of the present invention are particularly suited to network-based **investment** advice services that provide **investment** advice and manage **securities** portfolios for clients, such as individual investors or financial planners, over a computer network, such...

• accessible via client
computers to a plurality of clients; and
a database operably...

...a plurality of securities portfolios and maintaining portfolio
information associated with the
security portfolios;
the **investment** advice service including a user interface comprising
controls whereby a client can access portfolio information concerning a
securities **portfolio** identified by the database, the **investment**
advice service being available via a computer network to assist a client
in managing a securities **portfolio** identified by the database, the
investment advice service including
a **trade** advisor component hosted by the server computer and operatively
coupled to the database to receive portfolio information for a
securities portfolio of the client, the **trade** advisor component
including an asset allocator component operable to compare the **portfolio**
information received by the **trade** advisor component with a benchmark,
the **trade** advisor component proposing **securities** transactions to the
client at least in part based on the comparison by the asset...

...the portfolio information with the benchmark. 2o 2. The system of claim
1, wherein the **investment** advice service includes a security ranking
aggregator component hosted by a server computer and operably...

21/3,K/15 (Item 15 from file: 349)
DIALOG(R)File 349:PCT FULLTEXT
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00762412 **Image available**

**RISK MANAGEMENT SYSTEM AND METHOD PROVIDING RULE-BASED EVOLUTION OF A
PORTFOLIO OF INSTRUMENTS**

**SYSTEME ET PROCEDE DE GESTION DE RISQUES SERVANT A FOURNIR UNE EVOLUTION DE
PORTEFEUILLE D'INSTRUMENTS BASEE SUR DES REGLES**

Patent Applicant/Assignee:

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designated states except: US)

Patent Applicant/Inventor:

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DE PRISCO Ben, 20 Queen Post Drive, Woodbridge, Ontario L4L 3G4, CA, CA
(Residence), CA (Nationality), (Designated only for: US)

DOLEZAL Antonin, 410 Davenport Road, Toronto, Ontario M4V 1B5, CA, CA
(Residence), CA (Nationality), (Designated only for: US)

Legal Representative:

BERESKIN & PARR (agent), 40th Floor, 40 King Street West, Toronto,
Ontario M5H 3Y2, CA,

Patent and Priority Information (Country, Number, Date):

Patent: WO 200075819 A2 20001214 (WO 0075819)

Application: WO 2000CA655 20000602 (PCT/WO CA0000655)

Priority Application: US 99324920 19990603

Designated States:

(Protection type is "patent" unless otherwise stated - for applications
prior to 2004)

AE AL AM AT AU AZ BA BB BG BR BY CA CH CN CR CU CZ DE DK DM EE ES FI GB
GD GE GH GM HR HU ID IL IN IS JP KE KG KP KR KZ LC LK LR LS LT LU LV MA
MD MG MK MN MW MX NO NZ PL PT RO RU SD SE SG SI SK SL TJ TM TR TT TZ UA
UG US UZ VN YU ZA ZW

(EP) AT BE CH CY DE DK ES FI FR GB GR IE IT LU MC NL PT SE

(OA) BF BJ CF CG CI CM GA GN GW ML MR NE SN TD TG

(AP) GH GM KE LS MW MZ SD SL SZ TZ UG ZW

(EA) AM AZ BY KG KZ MD RU TJ TM

Publication Language: English

Filing Language: English
Fulltext Word Count: 7015

Main International Patent Class: **G06F-017/60**
Fulltext Availability:
Detailed Description

Detailed Description

... which evolves over time. The user can define rules which are used to implement various **trading** strategies by which a **portfolio** can change with time and in response to risk factors or other attributes. A user...

...to determine their performance and suitability for use. Appropriate trading strategies can be employed to **model** settlement risk, liquidity risk and collateral management risk.

The above-described embodiments of the invention...

Instant application

21/3,K/16 (Item 16 from file: 349)
DIALOG(R) File 349:PCT FULLTEXT
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00757121 **Image available**

NETWORK-BASED TRADING SYSTEM AND METHOD
SYSTEME ET PROCEDE D'ECHANGE DE TITRES EN RESEAU

Patent Applicant/Assignee:

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(Residence), US (Nationality)

Inventor(s):

MIRAL Kim-E, 1639 Shippan Avenue, Stamford, CT 06902, US

Legal Representative:

WHITMYER Wesley W Jr, St. Onge Steward Johnston & Reens LLC, 986 Bedford Street, Stamford, CT 06905-5619, US

Patent and Priority Information (Country, Number, Date):

Patent: WO 200070506 A1 20001123 (WO 0070506)

Application: WO 2000US7561 20000322 (PCT/WO US0007561)

Priority Application: US 99134956 19990519

Designated States:

(Protection type is "patent" unless otherwise stated - for applications prior to 2004)

AL AM AT AU AZ BA BB BG BR BY CA CH CN CU CZ DE DK EE ES FI GB GE GH GM
HR HU ID IL IN IS JP KE KG KP KR KZ LC LK LR LS LT LU LV MD MG MK MN MW
MX NO NZ PL PT RO RU SD SE SG SI SK SL TJ TM TR TT UA UG UZ VN YU ZW
(EP) AT BE CH CY DE DK ES FI FR GB GR IE IT LU MC NL PT SE

Publication Language: English

Filing Language: English

Fulltext Word Count: 21992

Main International Patent Class: **G06F-017/30**
Fulltext Availability:
Detailed Description
Claims

Detailed Description

... matters as the customer's financial resources, the customer's trading experience, the type of **customer** account, and the like. **Risk assessment** and trade approval routine 120 receives the customer information 122, and uses this information to assign a **customer risk rating** ("CRR") to the new **customer**, which CRR is stored on a database 124 of customer CRRs, The CRR reflects the customer's financial resources (such as net worth, annual income data, etc.) and **investment** expertise. The CRR is determined automatically for each **customer** in response to the **financial** and **investment background**

. FIG 18
SUBSTITUTE SHEET (RULE 26)
/20
1600
Post a "Bond Waived" Notice
Your information (except personal info) will be...

...Number
1616
E-mail Address
IPOST THIJ
ri fj
1620 1618
FIG / 9
SUBSTITUTE SHEET (RULE 26)
/20
Fl G. 2 0
Order Form
1700 You are placing a firm order...

...If GTC, please a "Drop Date"
1724
ICLEAR THIS ORDER
SUBSTITUTE SHEET (RULE 26)
INTERNATIONAL SEARCH REPORT International application No.
PCT/USOO/07561
A. CLASSIFICATION OF SUBJECT MATTER...

21/3,K/17 (Item 17 from file: 349)
DIALOG(R)File 349:PCT FULLTEXT
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00488469 **Image available**
SYSTEMS, METHODS AND COMPUTER PROGRAM PRODUCTS FOR ELECTRONIC TRADING OF
FINANCIAL INSTRUMENTS
SYSTEMES, METHODES ET PROGRAMMES INFORMATIQUES DESTINES A LA NEGOCIATION
ELECTRONIQUE D'INSTRUMENTS FINANCIERS

Patent Applicant/Assignee:

DERIVATIVES NET INC,
MAY R Raymond,

Inventor(s):

MAY R Raymond,

Patent and Priority Information (Country, Number, Date):

Patent: WO 9919821 A1 19990422

Application: WO 98US21518 19981013 (PCT/WO US9821518)

Priority Application: US 9762410 19971014

Designated States:

(Protection type is "patent" unless otherwise stated - for applications
prior to 2004)

AL AM AT AU AZ BA BB BG BR BY CA CH CN CU CZ DE DK EE ES
FI FI GB GD GE GH GM HR HU ID IL IS JP KE KG KP KR KZ LC LK LR LS LT LU
LV MD MG MK MN MW MX NO NZ PL PT RO RU SD SE SG SI SK SL TJ TM TR TT
UA UG US UZ VN YU ZW GH GM KE LS MW SD SZ UG ZW AM AZ BY KG KZ MD RU TJ
TM AT BE CH CY DE DK ES FI FR GB GR IE IT LU MC NL PT SE BF BJ CF CG CI
CM GA GN GW ML MR NE SN TD TG

Publication Language: English

Fulltext Word Count: 34553

Main International Patent Class: G06F-017/60

Fulltext Availability:

Detailed Description

Detailed Description

... financial instrument but only for a certain length of time (i.e.,

• maturity).

SUBSTITUTE SHEET (**RULE** 26)

Yet another deterrence is the difficulty of determining a **trader** 's position (i.e., interest **risk** position), and then **identifying** potential counterparties with offsetting positions for initiating a transaction. No known electronic trading system has...

...and the bid-offer spreads have narrowed considerably. This factored with the wide spreads of **exchange traded** Eurodollar **futures** has made the use of **exchange** traded contracts for hedging short-term risks expensive and sub-optimal. As a result, the...

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01112352

METHOD AND SYSTEM FOR SELECTING BETWEEN ALTERNATIVES
PROCEDE ET SYSTEME PERMETTANT DE CHOISIR ENTRE PLUSIEURS ALTERNATIVES
Application: WO 2003US32381 20031010 (PCT/WO US03032381)

21/AN,AZ,TI/2 (Item 2 from file: 349)
DIALOG(R)File 349:(c) 2005 WIPO/Univentio. All rts. reserv.

01102002

NETWORK-BASED PORTFOLIO MANAGEMENT AND RISK-ANALYSIS
PROCEDE ET APPAREIL DE GESTION DE PORTEFEUILLE SUR LA BASE D'UN RESEAU ET
ANALYSE DU RISQUE
Application: WO 2003US28069 20030908 (PCT/WO US03028069)

21/AN,AZ,TI/3 (Item 3 from file: 349)
DIALOG(R)File 349:(c) 2005 WIPO/Univentio. All rts. reserv.

01077297

SYSTEM AND METHOD FOR ESTIMATING AND OPTIMIZING TRANSACTION COSTS
SYSTEME ET PROCEDE D'ESTIMATION ET D'OPTIMISATION DES COUTS D'UNE
TRANSACTION
Application: WO 2003US18500 20030612 (PCT/WO US03018500)

21/AN,AZ,TI/4 (Item 4 from file: 349)
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01056423

DERIVATIVES HAVING DEMAND-BASED, ADJUSTABLE RETURNS, AND TRADING EXCHANGE
THEREFOR
PRODUITS DERIVES PRESENTANT DES RENDEMENTS AJUSTABLES BASES SUR LA DEMANDE
ET ECHANGES COMMERCIAUX ASSOCIES
Application: WO 2003US7990 20030313 (PCT/WO US03007990)

21/AN,AZ,TI/5 (Item 5 from file: 349)
DIALOG(R)File 349:(c) 2005 WIPO/Univentio. All rts. reserv.

01046021

INVESTMENT PORTFOLIO ANALYSIS SYSTEM
SYSTEME D'ANALYSE D'UN PORTEFEUILLE D'INVESTISSEMENTS
Application: WO 2003US5983 20030227 (PCT/WO US03005983)

21/AN,AZ,TI/6 (Item 6 from file: 349)
DIALOG(R)File 349:(c) 2005 WIPO/Univentio. All rts. reserv.

00968417

RISK MANAGEMENT SYSTEM AND TRADE ENGINE WITH AUTOMATIC TRADE FEED AND
MARKET DATA FEED
SYSTEME DE GESTION DE RISQUES ET MOTEUR DE TRANSACTION A INJECTION
AUTOMATIQUE DE DONNEES SUR LES TRANSACTIONS ET DE DONNEES DU MARCHE
Application: WO 2002US18056 20020607 (PCT/WO US0218056)

21/AN,AZ,TI/7 (Item 7 from file: 349)
DIALOG(R)File 349:(c) 2005 WIPO/Univentio. All rts. reserv.

00945781

METHODS AND SYSTEMS FOR IMPLEMENTING A PROFITABILITY MODEL

PROCEDES ET SYSTEMES PERMETTANT DE METTRE EN OEUVRE UN MODELE DE
RENTABILITE

Application: WO 2002US9684 20020327 (PCT/WO US0209684)

21/AN,AZ,TI/8 (Item 8 from file: 349)
DIALOG(R)File 349:(c) 2005 WIPO/Univentio. All rts. reserv.

00943627

MATCHING ANGEL INVESTORS WITH ENTREPRENEURS

MISE EN CORRESPONDANCE D'INVESTISSEURS PROVIDENTIELS AVEC DES ENTREPRENEURS

Application: WO 2002US6652 20020321 (PCT/WO US0206652)

Parent Application/Grant:

Related by Continuation to: US 2001814949 20010323 (CON)

21/AN,AZ,TI/9 (Item 9 from file: 349)
DIALOG(R)File 349:(c) 2005 WIPO/Univentio. All rts. reserv.

00942062

DIGITAL OPTIONS HAVING DEMAND-BASED, ADJUSTABLE RETURNS, AND TRADING
EXCHANGE THEREFOR

OPTIONS NUMERIQUES COMPORTANT DES RETOURS AJUSTABLES A BASE DE DEMANDE ET
BOURSE D'ECHANGE A CET EFFET

Application: WO 2002US7480 20020311 (PCT/WO US0207480)

21/AN,AZ,TI/10 (Item 10 from file: 349)
DIALOG(R)File 349:(c) 2005 WIPO/Univentio. All rts. reserv.

00809403

AUTOMATED INVESTMENT ADVISORY SOFTWARE AND METHOD

LOGICIEL DE CONSEIL AUTOMATISE EN MATIERE D'INVESTISSEMENT ET PROCEDE
CORRESPONDANT

Application: WO 2000US33740 20001213 (PCT/WO US0033740)

21/AN,AZ,TI/11 (Item 11 from file: 349)
DIALOG(R)File 349:(c) 2005 WIPO/Univentio. All rts. reserv.

00797970

INVESTMENT ADVICE SYSTEMS AND METHODS

SYSTEMES ET PROCEDES DE CONSEIL EN INVESTISSEMENTS

Application: WO 2000US29450 20001025 (PCT/WO US0029450)

21/AN,AZ,TI/12 (Item 12 from file: 349)
DIALOG(R)File 349:(c) 2005 WIPO/Univentio. All rts. reserv.

00794342

INVESTMENT ANALYSIS AND MANAGEMENT SYSTEM FOR GENERATING FINANCIAL ADVICE

ANALYSE D'INVESTISSEMENT ET SYSTEME DE GESTION POUR LA FORMULATION DE
RECOMMANDATIONS A CARACTERE FINANCIER

Application: WO 2000US28208 20001012 (PCT/WO US0028208)

21/AN,AZ,TI/13 (Item 13 from file: 349)
DIALOG(R)File 349:(c) 2005 WIPO/Univentio. All rts. reserv.

00774517

FINANCIAL PRODUCTS HAVING DEMAND-BASED, ADJUSTABLE RETURNS, AND TRADING
EXCHANGE THEREFOR

PRODUITS FINANCIERS AYANT DES RECETTES AJUSTABLES, FONCTION DE LA DEMANDE,
ET ECHANGES COMMERCIAUX CORRESPONDANT

Application: WO 2000US19447 20000718 (PCT/WO US0019447)

21/AN,AZ,TI/14 (Item 14 from file: 349)
DIALOG(R)File 349:(c) 2005 WIPO/Univentio. All rts. reserv.

00762414

SYSTEM AND METHOD FOR CREATING A RISK INSURED INVESTMENT
SYSTEME ET METHODE POUR LA CREATION D'UN INVESTISSEMENT SUR

Application: WO 2000CA668 20000607 (PCT/WO CA0000668)
Parent Application/Grant:
Related by Continuation to: US 99327193 19990607 (CON)

21/AN,AZ,TI/15 (Item 15 from file: 349)
DIALOG(R)File 349:(c) 2005 WIPO/Univentio. All rts. reserv.

00762412

RISK MANAGEMENT SYSTEM AND METHOD PROVIDING RULE-BASED EVOLUTION OF A
PORTFOLIO OF INSTRUMENTS

SYSTEME ET PROCEDE DE GESTION DE RISQUES SERVANT A FOURNIR UNE EVOLUTION DE
PORTEFEUILLE D'INSTRUMENTS BASEE SUR DES REGLES

Application: WO 2000CA655 20000602 (PCT/WO CA0000655)

21/AN,AZ,TI/16 (Item 16 from file: 349)
DIALOG(R)File 349:(c) 2005 WIPO/Univentio. All rts. reserv.

00757121

NETWORK-BASED TRADING SYSTEM AND METHOD
SYSTEME ET PROCEDE D'ECHANGE DE TITRES EN RESEAU

Application: WO 2000US7561 20000322 (PCT/WO US0007561)

21/AN,AZ,TI/17 (Item 17 from file: 349)
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00488469

SYSTEMS, METHODS AND COMPUTER PROGRAM PRODUCTS FOR ELECTRONIC TRADING OF
FINANCIAL INSTRUMENTS

SYSTEMES, METHODES ET PROGRAMMES INFORMATIQUES DESTINES A LA NEGOCIATION
ELECTRONIQUE D'INSTRUMENTS FINANCIERS

Application: WO 98US21518 19981013 (PCT/WO US9821518)

?show files;ds

File 2:INSPEC 1969-2005/Feb W2
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File 35:Dissertation Abs Online 1861-2005/Jan
(c) 2005 ProQuest Info&Learning
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File 474:New York Times Abs 1969-2005/Feb 21
(c) 2005 The New York Times
File 475:Wall Street Journal Abs 1973-2005/Feb 18
(c) 2005 The New York Times
File 583:Gale Group Globalbase(TM) 1986-2002/Dec 13
(c) 2002 The Gale Group
File 256:TecInfoSource 82-2004/Dec
(c) 2004 Info.Sources Inc
File 139:EconLit 1969-2005/Feb
(c) 2005 American Economic Association

Set	Items	Description
S1	1020559	PURCHASER? ? OR BUYER? ? OR SUBSCRIBER? ? OR CLIENT? ? OR - CUSTOMER? ? OR USER? ? OR INVEST?R? ? OR TRADER? ? OR FINANCI- ER? ? OR SPECULAT?R? ? OR STOCKHOLDER? ? OR SHAREHOLDER? ? OR (STOCK? ? OR SHARE? ?) (2N) (HOLD??? OR OWN???)
S2	36979	(RISK? ? OR RISKINESS OR VOLATILIT? OR UNCERTAIN? OR FLUCT- UAT? OR LIABILITY OR LIABILITIES?) (3N) (ASSESSMENT OR RATING OR EVALUAT??? OR APPRAIS??? OR DETERMIN? OR IDENTIFY??? OR IDEN- TIFICATION OR ASCERTAIN??? OR CLASSIFICATION)
S3	5129912	METRICS OR ALGOR?THM? ? OR FORMULA? ? OR PARAMET? OR CRITE- RIA OR MODEL??? OR TEMPLATE? ? OR RULESET? ? OR RULEBASE? ? OR RULE? ? OR MATRIX?? OR MATRICES OR RESTRICT? ? OR RESTRICTI?- ?? OR PREREQUISITE? ? OR MODEL? ? OR STANDARD? ?
S4	479627	FINANCE? ? OR (FINANCIAL? OR FISCAL? OR MONETARY OR PECUNI- ARY OR INVESTMENT? OR ECONOMIC? ? OR BUDGET??? OR INCOME) (3N)- (SITUATION OR BACKGROUND OR HISTORY OR STATUS OR CONDITION OR SITUATION OR PATTERN? ? OR RECORD? ?)
S5	4645917	BASED OR PER OR DERIV? OR ACCORDING?? OR DETERMINED?? OR D- ICTATED OR PROPORTIONA? OR COMMENSURATE OR CORRELAT???
S6	631518	(STOCK? ? OR BOND? ? OR PORTFOLIO OR SECURITIES OR INVESTM- ENT? ? OR FUTURES OR MONEY OR EQUITIES OR EQUITY OR (FINANCIAL OR INVESTMENT) () (VEHICLE? ? OR INSTRUMENT? ?)) (5N) (MARKET? ? OR TRADE?? OR TRADING OR INVEST? OR EXCHANG?)
S7	1237521	CYBER OR CYBERSPACE OR VIRTUAL OR INTERNET OR WEB OR WORLD- WIDE??? OR WIDEBWEB OR HOME() (PAGE? ? OR SITE? ?) OR WEBPAGE? ? OR HOMEPAGE? ? OR WEBSITE? ? OR NETWORK OR ONLINE OR ON()LINE OR EXTRANET? ? OR INTRANET? ?
S8	215	S1(3N)S2
S9	5132024	S3 OR (S1(3N)S4)
S10	12	S8(10N)S5(10N)S9
S11	0	S6(S)S7(S)S10
S12	308	S1(5N)S2
S13	5133235	S3 OR (S1(5N)S4)
S14	42	S12(10N)S13
S15	0	S6(S)S7(S)S14
S16	6	S6(S)S14
S17	108	S12(S)S13
S18	23	S6 AND S17
S19	14	S18 NOT PY>1999
S20	12	S19 NOT PD=19990323:20050331
S21	11	RD (unique items)

network made a logically conclusion and sent it straight ahead. Although against the impression of risk...

27/3,K/18 (Item 1 from file: 813)
DIALOG(R) File 813:PR Newswire
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1190672 SFM008
BARRA Announces Total Plan Risk(TM)

DATE: November 24, 1997 09:15 EST WORD COUNT: 609

... analyze the risk of portfolios with multi-asset class holdings -- BARRA Total Plan Risk(TM). Based upon BARRA's existing industry- standard equity and fixed income risk models , this new approach to risk modeling provides investment managers and institutional investors the ability to determine the overall risk of mixed portfolios.

BARRA Total Plan Risk is deliverable as a stand alone software product
...

...The BARRA Total Plan Risk System is a Windows-based analytical tool that will allow investment managers to aggregate both security selection and asset allocation risk for multi-asset class portfolios...

...the company.

"This new holdings-based risk analysis method offers a unique capability to investors worldwide concerned about heightened volatility across multiple markets," said Andrew Rudd, chairman and chief executive officer...

... important step towards integrating all of the fund's assets including listed, unlisted and alternative investments with an overall perspective," said Dr. Jean Frijns, member of the board of directors of ABP, and chief investment officer of ABP Investments .

BARRA Total Plan Risk is designed to address the needs of a variety of professional investors , including: balanced fund managers; investment managers with multi-asset class mandates from a particular pension fund; pension funds with both...

... 1975, provides innovative analytical models, software, consulting and money management services that enable its clients worldwide to make superior investment and trading decisions. Based in Berkeley, Calif., BARRA also has offices in major financial centers throughout the world. Information on BARRA is also available on - line at <http://www.barra.com>.

Each statement contained in this news release containing any form...
...in the company's Form 10-K for the 1997 fiscal year filed with the Securities and Exchange Commission (SEC). Please refer to the company's SEC filings, copies of which are available...

27/AA,AN,TI/1 (Item 1 from file: 267)
DIALOG(R)File 267:(c) 2005 The Dialog Corp. All rts. reserv.

04544453

ASIAN STRUCTURED FINANCE, Kexim in debut Korea ABS.

27/AA,AN,TI/2 (Item 2 from file: 267)
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04538909

INDUSTRY BRIEFS

27/AA,AN,TI/3 (Item 3 from file: 267)
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00032348

Vultures May Embrace New Technology: A Distressed Application? If the
Credit Shoe Fits .

27/AA,AN,TI/4 (Item 4 from file: 267)
DIALOG(R)File 267:(c) 2005 The Dialog Corp. All rts. reserv.

00000142

CORPORATIONS ADVISED TO FOCUS ON MARKET RISK

27/AA,AN,TI/5 (Item 1 from file: 268)
DIALOG(R)File 268:(c) 2005 ProQuest Info&Learning. All rts. reserv.

Regulators approve final rules on securities sales practices

27/AA,AN,TI/6 (Item 1 from file: 625)
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0223474

Freddie Appoints a New Credit Chief, Reorganizes Single-Family
Securitization

27/AA,AN,TI/7 (Item 2 from file: 625)
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0223421

Freddie Appoints a New Credit Chief, Reorganizes Single-Family
Securitization

27/AA,AN,TI/8 (Item 1 from file: 626)
DIALOG(R)File 626:(c) 2005 Bond Buyer. All rts. reserv.

0181106

THE DIGEST:

27/AA,AN,TI/9 (Item 1 from file: 13)
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1096484 Supplier Number: 01664304
Technology Is A Winning Policy

27/AA,AN,TI/10 (Item 2 from file: 13)
DIALOG(R)File 13:(c) 2005 The Gale Group. All rts. reserv.
1095504 Supplier Number: 01653289
Securitized Deals Growing Despite Soft Mkt.

27/AA,AN,TI/11 (Item 3 from file: 13)
DIALOG(R)File 13:(c) 2005 The Gale Group. All rts. reserv.
1093744 Supplier Number: 01627463
Northern Trust's O'Neill Talks About Building Risk Tools

27/AA,AN,TI/12 (Item 1 from file: 75)
DIALOG(R)File 75:(c) 2005 The Gale Group. All rts. reserv.
00226475 SUPPLIER NUMBER: 19540132
The option to repurchase stock. (includes appendix)

27/AA,AN,TI/13 (Item 2 from file: 75)
DIALOG(R)File 75:(c) 2005 The Gale Group. All rts. reserv.
00213991 SUPPLIER NUMBER: 20927514
Equity, foreign investment and international competitiveness in Latin America. (The Changing Role of International Capital in Latin America)

27/AA,AN,TI/14 (Item 3 from file: 75)
DIALOG(R)File 75:(c) 2005 The Gale Group. All rts. reserv.
00191842 SUPPLIER NUMBER: 18608321
The 1996 Latin America Research Team. (best securities analysts specializing in Latin America) (Research)

27/AA,AN,TI/15 (Item 4 from file: 75)
DIALOG(R)File 75:(c) 2005 The Gale Group. All rts. reserv.
00177169 SUPPLIER NUMBER: 16349261
The CPA Journal symposium on recommendations for improving business reporting. (includes related article) (Cover Story)

27/AA,AN,TI/16 (Item 5 from file: 75)
DIALOG(R)File 75:(c) 2005 The Gale Group. All rts. reserv.
00146778 SUPPLIER NUMBER: 11649817
Inflation uncertainty, real-interest-rate uncertainty, and the liquidity premium on government bonds.

27/AA,AN,TI/17 (Item 1 from file: 636)
DIALOG(R)File 636:(c) 2005 The Gale Group. All rts. reserv.
02503060 Supplier Number: 45030343
NEURAL COMPUTING FOR FINANCIAL APPLICATIONS

27/AA,AN,TI/18 (Item 1 from file: 813)
DIALOG(R)File 813:(c) 1999 PR Newswire Association Inc. All rts. reserv.

1190672

BARRA Announces Total Plan Risk(TM)

09677153

=> dis his

(FILE 'HOME' ENTERED AT 15:42:21 ON 22 FEB 2005)

FILE 'CONFSCI' ENTERED AT 15:42:26 ON 22 FEB 2005

L1	4378	S	PURCHASER# OR BUYER# OR SUBSCRIBER# OR CLIENT# OR CUSTOMER# O
L2	3324	S	(RISK# OR RISKINESS OR VOLATILIT? OR UNCERTAIN? OR FLUCTUAT?
L3	105353	S	METRICS OR ALGOR!THM# OR FORMULA# OR PARAMET? OR CRITERIA OR
L4	236	S	FINANCE# OR (FINANCIAL? OR FISCAL? OR MONETARY OR PECUNIARY O
L5	56930	S	BASED OR PER OR DERIV? OR ACCORDING## OR DETERMINED## OR DICT
L6	141	S	(STOCK# OR BOND# OR PORTFOLIO OR SECURITIES OR INVESTMENT# OR
L7	12551	S	CYBER OR CYBERSPACE OR VIRTUAL OR INTERNET OR WEB OR WORLDWID
L8	3	S	L1(3A)L2
L9	105353	S	L3 OR (L1(3A)L4)
L10	0	S	L8(10A)L5(10A)L9
L11	9	S	L1(7A)L2
L12	105353	S	L3 OR (L1(7A)L4)
L13	4	S	L11 AND L12
L14	0	S	L6 AND L13

02/22/2005 CSW-E

...buyer and seller jointly, while managing the level of the buyer's liquidity-risk and **investment** return-risk.

Models . Four **models** are developed: two for the buyer's benefits, one for the seller's benefits, and...

...to sum the buyer and seller benefits at a common point in time. The first **model** of the **buyer** 's benefits **determines** tax liability by using tax rate **parameters** ; the second **model** determines tax liability by using a tax rate schedule and detailed taxable income calculations. The **models** feature: installment sale, imputed interest, disposition of installment sale obligation, alternative minimum tax, and tax...

...current dollar and constant dollar valuation given an exogenous inflation scenario; and several methods for **modeling** the property tax and initial tax basis as a function of the terms of the second mortgage.

Criteria. Future value and rate of return criteria which are consistent in **investment** ranking are developed. The risk-return efficient set of mortgage term alternatives is generated, and...

21/3,K/7 (Item 1 from file: 474)
DIALOG(R)File 474:New York Times Abs
(c) 2005 The New York Times. All rts. reserv.

01131231 NYT Sequence Number: 016912820616
(Robert Metz holds investors should know how rating agencies determine investment risks in tax-exempt municipal securities . Notes that Moody's and Standard & Poor's have significantly different attitudes toward 'moral obligation' bonds (S).)

METZ, ROBERT
New York Times, Col. 3, Pg. 8, Sec. 4
Wednesday June 16 1982

(Robert Metz holds investors should know how rating agencies determine investment risks in tax-exempt municipal securities . Notes that Moody's and Standard & Poor's have significantly different attitudes toward 'moral obligation' bonds (S).)...

DESCRIPTORS: RATINGS AND RATING SYSTEMS; **BONDS** (GOVERNMENT); **MARKET** PLACE (TIMES COLUMN); GOVERNMENT **BONDS** (STATE); TAX EXEMPTIONS; GOVERNMENT BONDS (MUNICIPAL); STANDARDS AND STANDARDIZATION; TAXATION

21/3,K/11 (Item 3 from file: 139)
DIALOG(R)File 139:EconLit
(c) 2005 American Economic Association. All rts. reserv.

352095
TITLE: Large Shareholder Activism, Risk Sharing, and Financial Market Equilibrium

AUTHOR(S): Admati, Anat R.; Pfleiderer, Paul; Zechner, Josef
AUTHOR(S) AFFILIATION: Stanford U; Stanford U; U Vienna
JOURNAL NAME: Journal of Political Economy,
JOURNAL VOLUME & ISSUE: 102 6,
PAGES: 1097-1130
PUBLICATION DATE: December 1994
ISSN: 0022-3808
DOCUMENT TYPE: Journal Article
ABSTRACT INDICATOR: Abstract

ABSTRACT: The authors develop a **model** in which a large investor has access to a costly monitoring technology affecting securities' expected

- , payoffs. Allocations of shares are **determined** through trading among **risk -averse investors** . Despite the free-rider problem associated with monitoring, risk-sharing considerations lead to equilibria in...
- ... place. Under certain conditions, the equilibrium allocation is Pareto efficient and all agents hold the **market portfolio** of risky assets independent of the specific monitoring technology. Otherwise, distortions in risk sharing may occur and monitoring activities that reduce the expected payoff on the **market portfolio** may be undertaken.

21/AA,AN,TI/1 (Item 1 from file: 2)
DIALOG(R)File 2:(c) 2005 Institution of Electrical Engineers. All rts.
reserv.

Title: Hedging tools provide portfolio security blanket

21/AA,AN,TI/2 (Item 2 from file: 2)
DIALOG(R)File 2:(c) 2005 Institution of Electrical Engineers. All rts.
reserv.

Title: An expert financial portfolio management advisory system

21/AA,AN,TI/3 (Item 1 from file: 35)
DIALOG(R)File 35:(c) 2005 ProQuest Info&Learning. All rts. reserv.

01591554
THREE LESSONS FOR FINANCIAL DEVELOPMENT IN LATIN AMERICA: CAPITAL
CONTROLS, REAL EXCHANGE RATES, AND THE TERM STRUCTURE OF INTEREST RATES
(CHILE, MEXICO)

21/AA,AN,TI/4 (Item 2 from file: 35)
DIALOG(R)File 35:(c) 2005 ProQuest Info&Learning. All rts. reserv.

01527460
ACCOUNTING NUMBERS AND THE PERCEIVED RISK CLASS OF HONG KONG COMPANIES
(CHINA)

21/AA,AN,TI/5 (Item 3 from file: 35)
DIALOG(R)File 35:(c) 2005 ProQuest Info&Learning. All rts. reserv.

01484961
THE EFFECT OF FINANCIAL STATEMENT CLASSIFICATION OF MANDATORILY REDEEMABLE
PREFERRED STOCK ON FINANCIAL ANALYSTS' STOCK PRICE JUDGMENTS: AN
EXPERIMENTAL ANALYSIS

21/AA,AN,TI/6 (Item 4 from file: 35)
DIALOG(R)File 35:(c) 2005 ProQuest Info&Learning. All rts. reserv.

0955131
DECISION ANALYSIS FOR THE TERMS OF A SECOND MORTGAGE

21/AA,AN,TI/7 (Item 1 from file: 474)
DIALOG(R)File 474:(c) 2005 The New York Times. All rts. reserv.

01131231 NYT Sequence Number: 016912820616
(Robert Metz holds investors should know how rating agencies determine
investment risks in tax-exempt municipal securities . Notes that
Moody's and Standard & Poor's have significantly different attitudes
toward 'moral obligation' bonds (S).)

21/AA,AN,TI/8 (Item 1 from file: 583)
DIALOG(R)File 583:(c) 2002 The Gale Group. All rts. reserv.

06010159
S&P ratings set to reflect derivatives
US: S&P TO LAUNCH NEW RISK RATING

21/AA,AN,TI/9 (Item 1 from file: 139)
DIALOG(R)File 139:(c) 2005 American Economic Association. All rts. reserv.

479254

**TITLE: Optimal Multi-currency Investment Strategies with Exact
Attribution in Three Asian Countries**
AUTHOR(S) AFFILIATION: Nanyang Technological U

21/AA,AN,TI/10 (Item 2 from file: 139)
DIALOG(R)File 139:(c) 2005 American Economic Association. All rts. reserv.

390391

TITLE: Residual Risk: How Much Is Too Much?
AUTHOR(S) AFFILIATION: Jacobs Levy Equity Management, Roseland, NJ; Jacobs
Levy Equity Management, Roseland, NJ

21/AA,AN,TI/11 (Item 3 from file: 139)
DIALOG(R)File 139:(c) 2005 American Economic Association. All rts. reserv.

352095

**TITLE: Large Shareholder Activism, Risk Sharing, and Financial Market
Equilibrium**
AUTHOR(S) AFFILIATION: Stanford U; Stanford U; U Vienna

?show files;ds

File 20:Dialog Global Reporter 1997-2005/Feb 22

(c) 2005 The Dialog Corp.

Set	Items	Description
S1	62992	(RISK? ? OR RISKINESS OR VOLATILIT? OR UNCERTAIN? OR FLUCTUAT? OR LIABILITY OR LIABILITIES?) (3N) (ASSESSMENT OR RATING OR EVALUAT??? OR APPRAIS??? OR DETERMIN? OR IDENTIFY??? OR IDENTIFICATION OR ASCERTAIN??? OR CLASSIFICATION)
S2	5296510	METRICS OR ALGOR?THM? ? OR FORMULA? ? OR PARAMET? OR CRITERIA OR MODEL??? OR TEMPLATE? ? OR RULESET? ? OR RULEBASE? ? OR RULE? ? OR MATRIX?? OR MATRICES OR RESTRICT? ? OR RESTRICTI? - ?? OR PREREQUISITE? ? OR MODEL? ? OR STANDARD? ?
S3	3804277	FINANCE? ? OR (FINANCIAL? OR FISCAL? OR MONETARY OR PECUNIARY OR INVESTMENT? OR ECONOMIC? ? OR BUDGET??? OR INCOME) (3N) - (SITUATION OR BACKGROUND OR HISTORY OR STATUS OR CONDITION OR SITUATION OR PATTERN? ? OR RECORD? ?)
S4	6062855	CYBER OR CYBERSPACE OR VIRTUAL OR INTERNET OR WEB OR WORLDWIDE??? OR WIDEBWEB OR HOME() (PAGE? ? OR SITE? ?) OR WEBPAGE? ? OR HOMEPAGE? ? OR WEBSITE? ? OR NETWORK OR ONLINE OR ON()LINE OR EXTRANET? ? OR INTRANET? ?
S5	1791	S1(3N) (PURCHASER? ? OR BUYER? ? OR SUBSCRIBER? ? OR CLIENT? ? OR CUSTOMER? ? OR USER? ? OR INVEST?R? ? OR TRADER? ? OR FINANCIER? ? OR SPECULAT?R? ? OR STOCKHOLDER? ? OR SHAREHOLDER? ? OR (STOCK? ? OR SHARE? ?) (2N) (HOLD??? OR OWN???)
S6	5324946	S2 OR (S3(3N) (PURCHASER? ? OR BUYER? ? OR CLIENT? ? OR CUSTOMER? ? OR USER? ? OR INVEST?R? ? OR TRADER? ? OR FINANCIER? ? OR SPECULAT?R? ? OR STOCKHOLDER? ? OR SHAREHOLDER? ? OR (STOCK? ? OR SHARE? ?) (2N) (HOLD??? OR OWN???)
S7	111	S5(10N)S6
S8	1	S4(S)S7(S) ((STOCK? ? OR BOND? ? OR SECURITIES OR INVESTMENT? ? OR FUTURES OR MONEY OR EQUITIES OR EQUITY OR (FINANCIAL - OR INVESTMENT) () (VEHICLE? ? OR INSTRUMENT? ?)) (5N) (MARKET? ? - OR TRADE?? OR TRADING OR INVEST? OR EXCHANG?))
S9	16	S4 AND S7 AND ((STOCK? ? OR BOND? ? OR SECURITIES OR INVESTMENT? ? OR FUTURES OR MONEY OR EQUITIES OR EQUITY OR (FINANCIAL OR INVESTMENT) () (VEHICLE? ? OR INSTRUMENT? ?)) (5N) (MARKET? ? OR TRADE?? OR TRADING OR INVESTING OR EXCHANG?))
S10	3	S9 NOT PY>1999
S11	323	S5(S)S6
S12	15	S7(S) ((STOCK? ? OR BOND? ? OR PORTFOLIO OR SECURITIES OR INVESTMENT? ? OR FUTURES OR MONEY OR EQUITIES OR EQUITY OR (FINANCIAL OR INVESTMENT) () (VEHICLE? ? OR INSTRUMENT? ?)) (5N) (MARKET? ? OR TRADE?? OR TRADING OR INVEST? OR EXCHANG?))
S13	176	S11 AND ((STOCK? ? OR BOND? ? OR PORTFOLIO OR SECURITIES OR INVESTMENT? ? OR FUTURES OR MONEY OR EQUITIES OR EQUITY OR (FINANCIAL OR INVESTMENT) () (VEHICLE? ? OR INSTRUMENT? ?)) (5N) (MARKET? ? OR TRADE?? OR TRADING OR INVEST? OR EXCHANG?))
S14	176	S9 OR S13
S15	43	S14 NOT PY>1999
S16	16	S15 NOT PD=19990323:20050331
S17	13	RD (unique items)

17/3,K/3

DIALOG(R)File 20:Dialog Global Reporter
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03329070 (USE FORMAT 7 OR 9 FOR FULLTEXT)

TECHNICAL REPORT: NON-TRADITIONAL REINSURANCE - Playing with models eases investors' fears.

REINSURANCE, p38

October 31, 1998

JOURNAL CODE: WRIM LANGUAGE: English RECORD TYPE: FULLTEXT

WORD COUNT: 2822

(USE FORMAT 7 OR 9 FOR FULLTEXT)

... a transaction team consisting of the transaction sponsor (the insurer, reinsurer or corporate seeking coverage), investment bankers, attorneys, third-party experts and other advisers, as well as external constituents including rating...continue to be a central component of the process and investors will demand increasingly higher standards for disclosure and analysis.

Paul VanderMarck is vice-president of Risk Management Solutions.

(TB) Table...

17/3,K/5

DIALOG(R)File 20:Dialog Global Reporter
(c) 2005 The Dialog Corp. All rts. reserv.

02632540 (USE FORMAT 7 OR 9 FOR FULLTEXT)

Freddie Appoints a New Credit Chief, Reorganizes Single-Family Securitization

SECTION TITLE: Mortgages

JOSHUA BROCKMAN

AMERICAN BANKER , v163, p9

August 28, 1998

JOURNAL CODE: WAMB LANGUAGE: English RECORD TYPE: FULLTEXT

WORD COUNT: 230

(USE FORMAT 7 OR 9 FOR FULLTEXT)

Mr. Andrukonis will oversee credit risks for the single-family, investment , and multifamily mortgage businesses, ensuring that their risk-management systems meet company standards, Freddie said...

... to lead the single-family securitization group; its divisions will be marketing, sales, and production; risk assessment and model development; customer service and control; investor and dealer services; and portfolio management.

The moves at McLean, Va...

17/3,K/6

DIALOG(R)File 20:Dialog Global Reporter
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02620723 (USE FORMAT 7 OR 9 FOR FULLTEXT)

Regulatory Compliance Consulting Group Offers "Preventive Care" Before the SEC Calls; PricewaterhouseCoopers Establishes New San Francisco Group Focusing on Regulatory Issues

BUSINESS WIRE

August 26, 1998

JOURNAL CODE: WBWE LANGUAGE: English RECORD TYPE: FULLTEXT

WORD COUNT: 934

(USE FORMAT 7 OR 9 FOR FULLTEXT)

... PricewaterhouseCoopers, problem-solver for the world's leading companies, has expanded its San Francisco-based **investment** management consulting services to include a specialized consulting group focused on helping clients address regulatory compliance issues, including requirements of the **Securities** and **Exchange** Commission (SEC) and the National Association of Securities Dealers (NASD).

The San Francisco Regulatory Compliance...

... affiliate groups in other principal market centers, this group assists clients nationwide in matters involving **securities** regulations in all major **market** sectors.

... group includes former regulatory officers (including SEC and NASD) and examiners, former mutual fund and **investment** adviser counsel and senior compliance officers, supplemented by specialized information systems professionals.

Explaining the need...

... group, Bencivenga said, "Over the past few years we've seen incredible growth of the **investment** management business beyond the major East Coast financial centers. At the same time, we have seen a sea change in the way the **Securities** and **Exchange** Commission staff operates."

The SEC is now focusing on larger **investment** management firms and has enjoyed an increase in both its budget and inspection force. Its...

... fund inspection staff has more than doubled since 1990. Last year, SEC examiners inspected 240 **investment** company complexes with \$1.1 trillion under management representing more than 20% of the mutual...

... of 1997. In addition, the SEC has publicly stated that it plans to examine all **investment** advisers at least once every five years.

Bencivenga emphasized that the new environment of proactive regulatory oversight makes it crucial that **investment** managers have an in-depth, comprehensive program of internal controls and compliance procedures that can...

... is one of the most heavily regulated industries there is, as well it should be. **Investment** firms control an immense pool of money -- other people's money. We have found that...

...well have administered for the Commission before joining our group).

"We believe that once an **investment** management organization goes through one of our mock examinations, their chances of getting through a...

...the Western region practice leader of PricewaterhouseCoopers' Regulatory Compliance Consulting Group ("RCCG"). The RCCG assists **investment** advisers, **investment** companies, broker-dealers, and other clients to identify, appraise, and control regulatory risk relative to their business and operational practices, and to assess their compliance control environment relative to industry **standards** and best practices.

Prior to joining PricewaterhouseCoopers, Bencivenga was chief fiduciary officer and chief compliance...

... spanning the regulatory obligations of a U.S. national bank, collective funds trustee/custodian, registered **investment** adviser, limited-purpose broker/dealer and mutual funds **investment** manager. At BGI, Bencivenga was responsible for fiduciary oversight of the worldwide **investment** process, regulatory compliance monitoring and reporting, internal controls administration, and audit interface.

Before joining BGI...

17/3,K/7

DIALOG(R)File 20:Dialog Global Reporter
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02518379 (USE FORMAT 7 OR 9 FOR FULLTEXT)

PC Quote and VectorVest to Offer Free Stock Analysis Reports Via the World Wide Web

PR NEWswire

August 14, 1998

JOURNAL CODE: WPRW LANGUAGE: English RECORD TYPE: FULLTEXT

WORD COUNT: 368

(USE FORMAT 7 OR 9 FOR FULLTEXT)

PC Quote and VectorVest to Offer Free Stock Analysis Reports Via the World Wide Web

... information to the ever increasing family of financial analysis tools available at PC Quote's **Website**, <http://www.pcquote.com>. The partnership will give PC Quote customers the ability to access three VectorVest stock analysis reports a day that will aid in making wise **investment** decisions.

"As a personal user of VectorVest, I'm excited to introduce to our clients...

... Quote provides real-time and delayed securities quotations and news to professional and consumer markets **worldwide**. Professional clients include brokerage firms, banks, insurance companies, fund managers, and institutional and professional traders...

... offerings to the individual investor, application developers and businesses by offering its products through the **Internet**. The company's **web** site, www.pcquote.com, offers non-fee delayed quotes to all visitors and real time...

... stocks, industry groups and industry sectors for price, value, safety, timing and many other critical **parameters**. All stocks receive buy, sell, **hold** recommendations. **Stock** price and dividend **risk assessment** of low, high, or medium.

/NOTE TO EDITORS: For more information on PC Quote via...

...dial 1-800-PRO-INFO and enter the ticker PQT or visit PC Quote's **website** at www.pcquote.com. /CONTACT: Jim R. Porter, Chairman and CEO of PC Quote, 312...

DESCRIPTORS: **Equities Markets ;**

17/3,K/9

DIALOG(R)File 20:Dialog Global Reporter

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02483977 (USE FORMAT 7 OR 9 FOR FULLTEXT)

Bettering the odds

Lilian Ng

SINGAPORE BUSINESS

March 01, 1998

JOURNAL CODE: WSIN LANGUAGE: English RECORD TYPE: FULLTEXT

WORD COUNT: 496

(USE FORMAT 7 OR 9 FOR FULLTEXT)

... great accuracy produce a risk graph that, when used with a price chart, helps the **investor** to **identify investment** opportunities or **risk** situations.

The approach combines and weighs several key ratios to obtain a score, which is...

...used and applied to more than 750 industrial and mining companies listed on the Australian **Stock Exchange** (ASE). The database is analysed twice

yearly based on the annual and interim results lodged...

...calculated for the listed public companies for easy comparison.

The model should be handy for **investment** advisers, and bodies like the CPF, which sifts stocks for inclusion into a stable of...

17/AA,AN,TI/1

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04523904

Northern Trust's Retirement Services Web Product to Offer Complex Financial Modeling Tools

17/AA,AN,TI/2

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04516108

Turning the Corner

Faced with a critical shortage of foreign reserves in the midst of an Asia-wide financial crisis, Korea applied to the International Monetary Fund (IMF) in November 1997 for assistance. The fund agreed to a standby arrangement involving a total package wo

17/AA,AN,TI/3

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03329070

TECHNICAL REPORT: NON-TRADITIONAL REINSURANCE - Playing with models eases investors' fears.

17/AA,AN,TI/4

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02966984

Emergence of Bancassurance Seen in Asia

17/AA,AN,TI/5

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02632540

Freddie Appoints a New Credit Chief, Reorganizes Single-Family Securitization

SECTION TITLE: Mortgages

17/AA,AN,TI/6

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02620723

Regulatory Compliance Consulting Group Offers "Preventive Care" Before the SEC Calls; PricewaterhouseCoopers Establishes New San Francisco Group Focusing on Regulatory Issues

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02518379

PC Quote and VectorVest to Offer Free Stock Analysis Reports Via the World Wide Web

17/AA,AN,TI/8

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02496189

For Northwestern Mutual Life, Russell Co.'s Appeal Is Mutual

17/AA,AN,TI/9

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02483977

Bettering the odds

17/AA,AN,TI/10

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01992499

**Russian government sets target of reducing national debt
Text of report in English by ITAR-TASS news agency**

17/AA,AN,TI/11

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01839106

**COLOMBIA: FINANCIAL SERVICES MARKET (3)
U.S. and Foreign Commercial Service (US&FCS)**

17/AA,AN,TI/12

DIALOG(R)File 20:(c) 2005 The Dialog Corp. All rts. reserv.

01217322

**Oracle(R) Warehouse Initiative Strengthened With New Data Mining Focus With
Supporting Partners' Quote Sheet**

17/AA,AN,TI/13

DIALOG(R)File 20:(c) 2005 The Dialog Corp. All rts. reserv.

01211138

Oracle(R) Warehouse Initiative Strengthened With New Data Mining Focus

?show files;ds

File 9:Business & Industry(R) Jul/1994-2005/Feb 18
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File 15:ABI/Inform(R) 1971-2005/Feb 22
(c) 2005 ProQuest Info&Learning
File 16:Gale Group PROMT(R) 1990-2005/Feb 21
(c) 2005 The Gale Group
File 148:Gale Group Trade & Industry DB 1976-2005/Feb 18
(c)2005 The Gale Group
File 160:Gale Group PROMT(R) 1972-1989
(c) 1999 The Gale Group
File 275:Gale Group Computer DB(TM) 1983-2005/Feb 21
(c) 2005 The Gale Group
File 476:Financial Times Fulltext 1982-2005/Feb 22
(c) 2005 Financial Times Ltd
File 610:Business Wire 1999-2005/Feb 21
(c) 2005 Business Wire.
File 613:PR Newswire 1999-2005/Feb 18
(c) 2005 PR Newswire Association Inc
File 621:Gale Group New Prod.Annou.(R) 1985-2005/Feb 21
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Set	Items	Description
S1	15223053	*deleted* PURCHASER? ? OR BUYER? ? OR SUBSCRIBER? ? OR CLIENT? ? OR CUSTOMER? ? OR USER? ? OR INVEST?R? ? OR TRADER? ? OR FINANCIER? ? OR SPECULAT?R? ? OR STOCKHOLDER? ? OR SHAREHOLDER? ? OR (STOCK? ? OR SHARE? ?)(2N)(HOLD??? OR OWN???)
S2	171383	*deleted* (RISK? ? OR RISKINESS OR VOLATILIT? OR UNCERTAINT? OR FLUCTUAT? OR LIABILITY OR LIABILITIES?)(3N)(ASSESSMENT - OR RATING OR EVALUAT??? OR APPRAIS??? OR DETERMIN? OR IDENTIFY??? OR IDENTIFICATION OR ASCERTAIN??? OR CLASSIFICATION)
S3	8773802	*deleted* METRICS OR ALGOR?THM? ? OR FORMULA? ? OR PARAMET? OR CRITERIA OR MODEL??? OR TEMPLATE? ? OR RULESET? ? OR RULEBASE? ? OR RULE? ? OR MATRIX?? OR MATRICES OR RESTRICT? ? OR RESTRICTI??? OR PREREQUISITE? ? OR MODEL? ? OR STANDARD? ?
S4	5736999	*deleted* FINANCE? ? OR (FINANCIAL? OR FISCAL? OR MONETARY OR PECUNIARY OR INVESTMENT? OR ECONOMIC? ? OR BUDGET??? OR INCOME)(3N)(SITUATION OR BACKGROUND OR HISTORY OR STATUS OR CONDITION OR SITUATION OR PATTERN? ? OR RECORD? ?)
S5	17875455	BASED OR PER OR DERIV? OR ACCORDING?? OR DETERMINED?? OR DICTATED OR PROPORTIONA? OR COMMENSURATE OR CORRELAT???
S6	8364097	(STOCK? ? OR BOND? ? OR PORTFOLIO OR SECURITIES OR INVESTMENT? ? OR FUTURES OR MONEY OR EQUITIES OR EQUITY OR (FINANCIAL OR INVESTMENT)())(VEHICLE? ? OR INSTRUMENT? ?))(5N)(MARKET? ? OR TRADE?? OR TRADING OR INVEST? OR EXCHANG?)
S7	5562	S1(3N)S2
S8	78203	*deleted* S1(3N)S4
S9	8822061	S3 OR S8
S10	420	S7(10N)S9
S11	77	S6(S)S10
S12	122	S7(10N)S5(10N)S9
S13	18	S6(S)S12
S14	9	S11(S)(CYBER OR CYBERSPACE OR VIRTUAL OR INTERNET OR WEB OR WORLDWIDE??? OR WIDEBWEB OR HOME()(PAGE? ? OR SITE? ?) OR WEB-PAGE? ? OR HOMEPAGE? ? OR WEBSITE? ? OR NETWORK OR ONLINE OR - ON()LINE OR EXTRANET? ? OR INTRANET? ?)
S15	27	S13 OR S14
S16	13	S15 NOT PY>1999
S17	10	S16 NOT PD=19990323:20050331
S18	9	RD (unique items)

18/AA,AN,TI/1 (Item 1 from file: 15)
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01705623 03-56613
Technology is a winning policy

18/AA,AN,TI/2 (Item 2 from file: 15)
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01157213 98-06608
Survey of 20 vendors explores areas of commonality in lifestyle-type funds

18/AA,AN,TI/3 (Item 3 from file: 15)
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00952212 96-01605
Large shareholder activism, risk sharing, and financial market equilibrium

18/AA,AN,TI/4 (Item 4 from file: 15)
DIALOG(R)File 15:(c) 2005 ProQuest Info&Learning. All rts. reserv.

00448677 89-20464
Hurdle Rates and Real Estate Investment

18/AA,AN,TI/5 (Item 1 from file: 16)
DIALOG(R)File 16:(c) 2005 The Gale Group. All rts. reserv.

05777814 Supplier Number: 50266259
Freddie Appoints a New Credit Chief, Reorganizes Single-Family
Securitization

18/AA,AN,TI/6 (Item 1 from file: 148)
DIALOG(R)File 148:(c)2005 The Gale Group. All rts. reserv.

10463258 SUPPLIER NUMBER: 21136193
Technology Is A Winning Policy -- Insurers Turn To The Web And Sales-Force
Automation To Keep Current Customers, Add New Ones. (Industry Trend or
Event)

18/AA,AN,TI/7 (Item 2 from file: 148)
DIALOG(R)File 148:(c)2005 The Gale Group. All rts. reserv.

07665374 SUPPLIER NUMBER: 16349261
The CPA Journal symposium on recommendations for improving business
reporting. (includes related article) (Cover Story)

18/AA,AN,TI/8 (Item 3 from file: 148)
DIALOG(R)File 148:(c)2005 The Gale Group. All rts. reserv.

07654356 SUPPLIER NUMBER: 16043099
Development of the information highway requires more than one network
suggests Groupe Videotron.

18/AA,AN,TI/9 (Item 4 from file: 148)
DIALOG(R)File 148:(c)2005 The Gale Group. All rts. reserv.

02992677 SUPPLIER NUMBER: 04393098

The Wyatt Co. expands its asset consulting capabilities to cover pension and other benefit plans.

?show files;ds

File 267:Finance & Banking Newsletters 2005/Feb 22
(c) 2005 The Dialog Corp.
File 268:Banking Info Source 1981-2005/Feb W1
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File 625:American Banker Publications 1981-2005/Feb 18
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File 626:Bond Buyer Full Text 1981-2005/Feb 18
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(c) 1999 Business Wire
File 813:PR Newswire 1987-1999/Apr 30
(c) 1999 PR Newswire Association Inc

Set	Items	Description
S1	3650293	PURCHASER? ? OR BUYER? ? OR SUBSCRIBER? ? OR CLIENT? ? OR - CUSTOMER? ? OR USER? ? OR INVEST?R? ? OR TRADER? ? OR FINANCI- ER? ? OR SPECULAT?R? ? OR STOCKHOLDER? ? OR SHAREHOLDER? ? OR (STOCK? ? OR SHARE? ?) (2N) (HOLD??? OR OWN???)
S2	55188	(RISK? ? OR RISKINESS OR VOLATILIT? OR UNCERTAIN? OR FLUCT- UAT? OR LIABILITY OR LIABILITIES?) (3N) (ASSESSMENT OR RATING OR EVALUAT??? OR APPRAIS??? OR DETERMIN? OR IDENTIFY??? OR IDEN- TIFICATION OR ASCERTAIN??? OR CLASSIFICATION)
S3	2360169	METRICS OR ALGOR?THM? ? OR FORMULA? ? OR PARAMET? OR CRITE- RIA OR MODEL??? OR TEMPLATE? ? OR RULESET? ? OR RULEBASE? ? OR RULE? ? OR MATRIX?? OR MATRICES OR RESTRICT? ? OR RESTRICTI?- ?? OR PREREQUISITE? ? OR MODEL? ? OR STANDARD? ?
S4	1255880	FINANCE? ? OR (FINANCIAL? OR FISCAL? OR MONETARY OR PECUNI- ARY OR INVESTMENT? OR ECONOMIC? ? OR BUDGET??? OR INCOME) (3N)- (SITUATION OR BACKGROUND OR HISTORY OR STATUS OR CONDITION OR SITUATION OR PATTERN? ? OR RECORD? ?)
S5	4899635	BASED OR PER OR DERIV? OR ACCORDING?? OR DETERMINED?? OR D- ICTATED OR PROPORTIONA? OR COMMENSURATE OR CORRELAT???
S6	2019439	(STOCK? ? OR BOND? ? OR PORTFOLIO OR SECURITIES OR INVESTM- ENT? ? OR FUTURES OR MONEY OR EQUITIES OR EQUITY OR (FINANCIAL OR INVESTMENT) () (VEHICLE? ? OR INSTRUMENT? ?)) (5N) (MARKET? ? OR TRADE?? OR TRADING OR INVEST? OR EXCHANG?)
S7	2866190	CYBER OR CYBERSPACE OR VIRTUAL OR INTERNET OR WEB OR WORLD- WIDE??? OR WIDEBWEB OR HOME() (PAGE? ? OR SITE? ?) OR WEBPAGE? ? OR HOMEPAGE? ? OR WEBSITE? ? OR NETWORK OR ONLINE OR ON()LINE OR EXTRANET? ? OR INTRANET? ?
S8	1747	S1(3N)S2
S9	2373732	S3 OR (S1(3N)S4)
S10	48	S8(10N)S5(10N)S9
S11	2	S6(S)S7(S)S10
S12	10	S6(10N)S10
S13	13	S6(S)S10
S14	13	S6 AND S7 AND S10
S15	20	S13 OR S14
S16	20	S11 OR S15
S17	2360	S1(5N)S2
S18	2381121	S3 OR (S1(5N)S4)
S19	189	S17(10N)S18
S20	3	S6(S)S7(S)S19
S21	482	S17(S)S18

S22	151	S6(S)S21
S23	54	S7 AND S22
S24	69	S16 OR S23
S25	29	S24 NOT PY>1999
S26	20	S25 NOT PD=19990323:20050331
S27	18	RD (unique items)

27/3,K/2 (Item 2 from file: 267)
DIALOG(R)File 267:Finance & Banking Newsletters
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04538909

INDUSTRY BRIEFS
CREDIT RISK MANAGEMENT REPORT
September 7, 1998 VOL: 8 ISSUE: 17 DOCUMENT TYPE: NEWSLETTER
PUBLISHER: PHILLIPS BUSINESS INFORMATION
LANGUAGE: ENGLISH WORD COUNT: 499 RECORD TYPE: FULLTEXT

(c) PHILLIPS PUBLISHING INTERNATIONAL All Rts. Reserv.

TEXT:

...strategic alliance with
LendingTree Inc. (CRMR, June 29, p. 1) a Charlotte, N.C.-based **online**
mortgage lending system. Under the pact, Priceline.com customers will
have access to the LendingTree **network**, and will be able to name their
interest rate and terms for home mortgages from...

...group convened at the OCC has begun exploring three
areas: bank customer information security, banking **web** site privacy
disclosures, and information-sharing provisions of the FCRA. (Julie
Williams, Comptroller of the...

...by Executive Vice
President John Fisk, will consist of five groups: marketing, sales
and promotion; **risk assessment** and **model** development; **customer**
service
and control; **investor** and dealer services; and **portfolio** management.
The new risk assessment division will incorporate processes previously
performed by Freddie Mac's...

27/3,K/3 (Item 3 from file: 267)
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00032348

**Vultures May Embrace New Technology: A Distressed Application? If the
Credit Shoe Fits .**
Jennifer Farley
Mergers & Restructuring
September 15, 1997 DOCUMENT TYPE: NEWSLETTER
PUBLISHER: SECURITIES DATA PUBLISHING
LANGUAGE: ENGLISH WORD COUNT: 473 RECORD TYPE: FULLTEXT

(c) SECURITIES DATA PUBLISHING All Rts. Reserv.

TEXT:

The vultures may have a new talon with which to snare their **investment**
prey.

This potential tool comes from, perhaps, the recently introduced credit
analysis system-CreditMetrics.

Of...

...collection and measurement issues as they meet on the playing field of
CreditMetrics.

Moody's, **Standard** & Poor's, Dun & Bradstreet Corp., Price Waterhouse,
Andersen **Worldwide** 's Arthur Andersen & Co., Deloitte & Touche and other
financial institutions have endorsed the product as...

...in risk assessment-doesn't think the value of CreditMetrics lies in its
ability to **identify** where **risk** is building for distressed **investors** .

"Five years before Texaco defaulted, they lost their triple-A rating, so
I would argue...

COMPANY NAMES (DIALOG GENERATED): Andersen **Worldwide** ; Arthur Andersen & Co ; Credit Research & Trading ; Deloitte & Touche ; Dun & Bradstreet Corp ; Egan Jones Rating Company...

27/3,K/4 (Item 4 from file: 267)
DIALOG(R)File 267:Finance & Banking Newsletters
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00000142

CORPORATIONS ADVISED TO FOCUS ON MARKET RISK
FINANCIAL SERVICES REPORT
January 31, 1996 VOL: 13 ISSUE: 3 DOCUMENT TYPE: NEWSLETTER
PUBLISHER: PHILLIPS BUSINESS INFORMATION
LANGUAGE: ENGLISH WORD COUNT: 1126 RECORD TYPE: FULLTEXT

(c) PHILLIPS PUBLISHING INTERNATIONAL All Rts. Reserv.

TEXT:

...finding they don't know enough
about measuring market risk to meet new U.S. **Securities** and **Exchange**
Commission (SEC) proposed regulations. The SEC wants executives to
evaluate and disclose the market risks...

...been a dramatic effort in the last year or two
to establish or update corporate **investment** policies, "where we get into
a little bit of a problem is in the risk...

...to review the annual reports of some 500 public companies to gauge
how well market **risk** was being **evaluated** and reported to **investors** .

As a result of that investigation, the SEC is calling for new
quantitative and qualitative...

...risk measurement methods," so that investors and analysts can
plug the data into their own **models** and do their own risk analysis;

* Alternatively, corporate financial executives may choose to
present a...

...impact of
certain hypothetical market moves. The SEC cautions that a detailed
explanation of the **modeling** techniques and **parameters** must be included
so that investors understand the analysis;

* The third option is a VAR **model** which calculates the net effect
of all of the hedges used entity-wide. The risk...ahead of the control
systems in most of these institutions."

The basic statistical concepts of **standard** deviation, variance
and covariance are at the heart of the so-called "analytic approach,"
to...

...Market Risk Research unit at Morgan. The
firm provides free access to data on commodity **futures** , fixed-income,
equity and currency **markets** , as well as volatility measures and
correlations. The RiskMetrics data is available via the **Internet**
(<http://www.jpmorgan.com>), and such information services as Bloomberg,
Reuters and Dow Jones Telerate...putting at risk to make that return, he
explained.

"That's how we choose between **investments** ," adds Salzberg, and
"right now we can't do that." But he cautions that VARs...

27/3,K/5 (Item 1 from file: 268)
DIALOG(R)File 268:Banking Info Source

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00312319 (USE FORMAT 7 OR 9 FOR FULLTEXT)

Regulators approve final rules on securities sales practices

Anonymous

Bank News, v97, n4, p51, Apr 1997 DOCUMENT TYPE: Journal Article

ARTICLE TYPE: News LANGUAGE: English RECORD TYPE: Abstract Fulltext

WORD COUNT: 00254

(USE FORMAT 7 OR 9 FOR FULLTEXT)

... to an institutional customer.

The interpretation notes that the two most important considerations are the customer's capability to **evaluate investment risk** independently and the extent to which the customer is exercising independent judgment in evaluating a bank's recommendation.

The final **rules**, **according** to the agencies, provide consistent treatment to customers engaging in government securities transactions, regardless of...

27/3,K/8 (Item 1 from file: 626)

DIALOG(R)File 626:Bond Buyer Full Text

(c) 2005 Bond Buyer. All rts. reserv.

0181106

THE DIGEST:

The Bond Buyer - August 23, 1996; Pg. 1; Vol. 317, No. 29967

Word Count: 376

TEXT:

...s. Page 10

Washington

THE STEPS DEALERS TAKE TO DETERMINE the ability of their institutional **customers** to **evaluate investment risk** will be part of the National Association of Securities Dealers' examinations under new suitability **rules** approved by the SEC, the association's top regulator said yesterday. Page 4

THE NATIONAL ASSOCIATION OF SECURITIES DEALERS is launching a **home page** on the **Internet** that will enable investors to electronically file complaints and obtain disciplinary information about their brokers...

27/3,K/11 (Item 3 from file: 13)

DIALOG(R)File 13:BAMP

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1093744 Supplier Number: 01627463 (USE FORMAT 7 OR 9 FOR FULLTEXT)

Northern Trust's O'Neill Talks About Building Risk Tools

(Jeffrey O'Neill, vice president at Northern Trust, discusses the bank's risk management systems and strategies, which has helped the company see assets under custody increase to over \$1.2 tril over the past 5 years)

Securities Industry News, v X, n 33, p 10,11

August 24, 1998

DOCUMENT TYPE: Journal ISSN: 1089-6333 (United States)

LANGUAGE: English RECORD TYPE: Fulltext; Abstract

WORD COUNT: 2367

(USE FORMAT 7 OR 9 FOR FULLTEXT)

TEXT:

...into our system. In addition, we were starting to transmit performance